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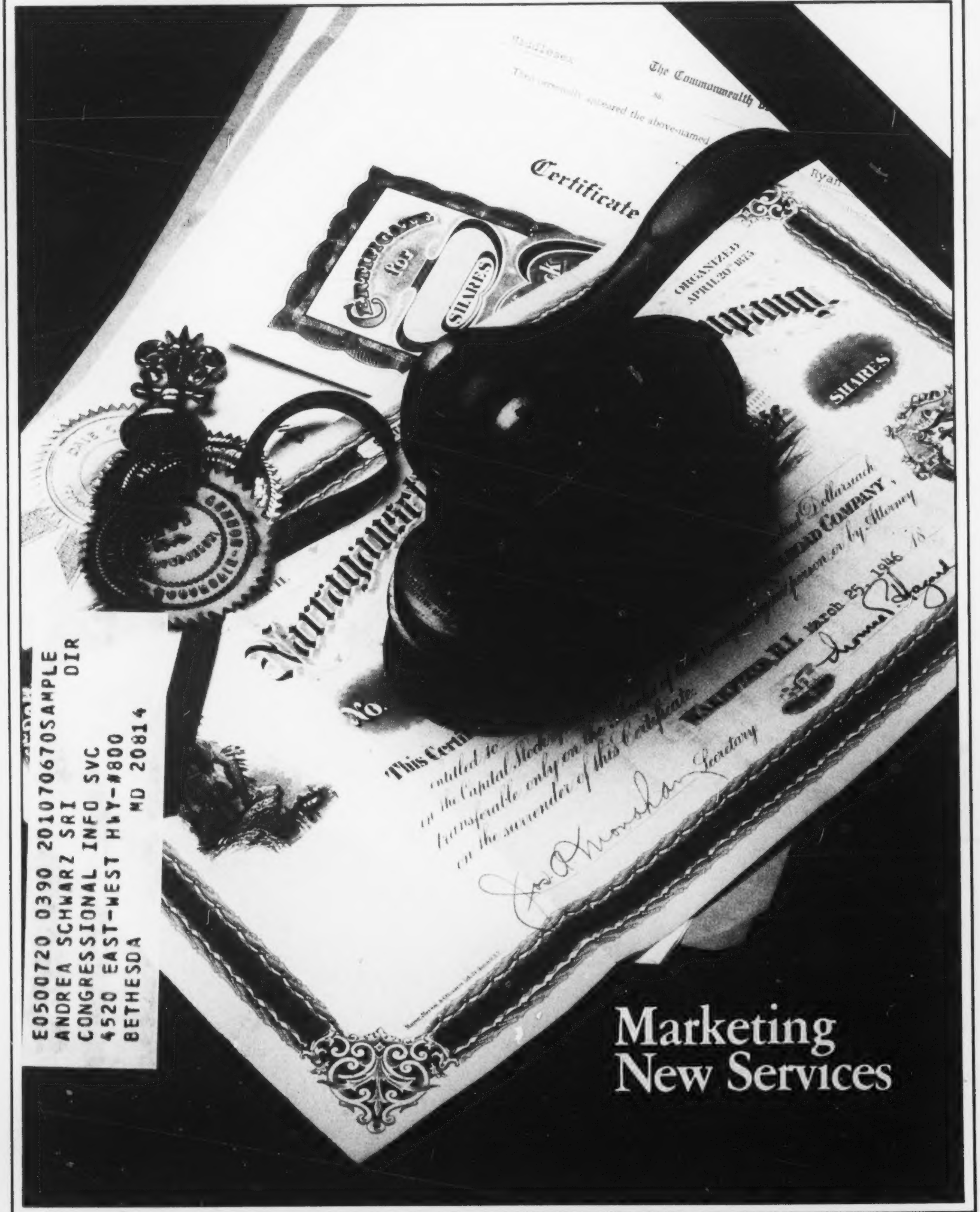
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TRUSTS/ESTATES

COVER

Banking deregulation presents opportunities for trust departments to offer new products and services besides the traditional ones of executing wills and managing stocks and bonds. Foremost among these is discount brokerage, which in certain cases may be profitable as well as used for marketing purposes. Cover photo courtesy of State Street Bank & Trust Co., Boston, Mass., Personal Trust Division and taken by Bruno Joachim Studio.

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The Intermarket Trading System: Cornerstone of the National Securities Market

Automated processing delivers swift trades at optimal prices

By **ALBERT J. FREDMAN**
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and
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The U. S. Congress mandated, in the Securities Acts Amendments of 1975 (the "1975 Acts"), the elimination of all barriers to competition in the corporate equity markets recognizing that "the securities markets are an important national asset which must be preserved and strengthened." The Securities and Exchange Commission (SEC) was to supervise the establishment of a National Market System (NMS) to provide a more fair, orderly and efficient market to replace our existing fragmented securities markets.[1]

In implementing the 1975 Acts, the SEC has allowed the NMS to evolve by letting the securities industry innovate in conformity with the objectives of the NMS. The industry has responded by utilizing many of the latest data processing and communications techniques. Considerable progress was made with the implementation of fully negotiated commissions, the consolidated tape, the composite quotation system, and the national clearance and settlement system.

Cincinnati Exchange

In 1978 two major competitive market systems emerged: the Cincinnati Stock Exchange (CSE) "Experiment" and the Intermarket Trading System (ITS). The former consists of a closed network, all-electronic exchange. It had difficulties in gaining converts mainly because of the threat of loss of floor positions, which a fully automated exchange, with automated executions, would entail. Additionally, there was fear that initial costs of new equipment and possible lack of complete technology might bring disaster—as did the failure of the New York Stock Exchange's (NYSE's) Block Automation System, which was terminated in 1973.

The time has not yet come to abandon our exhanges, which have served us well for so many years, for the "black box." The key element of human judgment is still necessary on our stock exchange trading floors. Looking to the foreseeable future, the industry's resources should be directed toward developing effective competition between our existing market centers. To this end the ITS was developed as a communications network designed to stimulate competition in dually traded securities among the specialists at the various exchanges. It has become the cornerstone of the NMS.

In September 1979 the SEC indicated that continued system enhancements would be necessary if the ITS were to become a permanent part of the NMS. At the minimum, ITS participants were to (1) reduce response times; (2) develop a linkage between the ITS and the CSE; and (3) implement a linkage between the ITS and the over-the-counter (OTC) market makers regulated by the National Association of Securities Dealers (NASD). Since this time, the CSE and NASD have become ITS participants, and the operational efficiency and capacity levels of the ITS have continued to increase.

The authors' objective is to present a concise overview of the linkage between the stock markets today and the significant issues that need to be resolved in order to make the linkage more complete. A portion of this article is based on a survey that we have made of key executives at the stock exchanges, the NASD and the SEC, as well as other leading authorities in the industry. As it is the focal point of the system, we will examine the ITS first.

Intermarket Trading System[2]

"The NMS should be a system where orders entered in any marketplace can be exposed and executed in any other marketplace at the best available price by means of high-speed communications technology and with fully automated comparison and clearing capabilities," according to Roger C. Wilson, vice president, Merrill Lynch.[3] As a means to this end, the ITS emerged.

An electronic linkage among market centers, the ITS was developed by John J. Phelan Jr., now president of the NYSE, to increase competition. Trading commenced on April 17, 1978, in 11 dually traded stocks, with the New York and Philadelphia stock exchanges as the first participants. The ITS, which now links eight market centers (including seven stock exchanges), has facilitated a greater awareness of and access to markets outside New York. (Significant facts pertaining to the ITS since its 1978 debut are outlined in Chart I.)

The ITS facilitates the routing of messages between participating markets. Since the ITS itself does not provide the market center quotes, it is used on the basis of bid, ask and size data displayed by a composite quote system. If a broker or dealer at one market ascertains that another market offers a better price on an ITS stock, he would enter a "commitment to trade" into a computer terminal, thereby transmitting the order to the destination market in seconds.

The commitment to trade obligates its sender for a fixed time, typically one minute. At the destination market the broker or dealer who receives the commitment could either accept or cancel it, let it expire or respond with an administrative message. If allowed to expire, it would automatically be canceled. A common reason for cancellation would be an attempt by the sender to execute a trade at a better price than that indicated by the displayed quote — i.e., to "reach-through" the quote. The overall ITS cancellation rate is now about 16 percent, down from 28 percent in December 1978.

By providing equitable access to and greater communication between markets, the ITS enables customers to receive the benefits of better prices and market makers to compete more fairly. In 1981 the opportunity to obtain a better price via the ITS resulted in savings to investors of some $40 million according to NYSE estimates.[4]

As of the end of February 1983, 1,055 ITS eligible issues existed, compared to 966 one year earlier. (See Chart II for statistics on the growth of ITS.) The average size of ITS trades has recently been about 700 shares. The ITS is being used more, and ITS volume has greatly increased relative to composite volume in the ITS stocks. For all market centers, ITS trades relative to composite trades in ITS stocks increased from 4.4 percent in the fourth quarter of 1978 to 8.2 percent in the fourth quarter of 1981; whereas ITS volume relative to composite share volume in ITS stocks increased from 3.4 percent to 4.8 percent over the same period.

During 1982 ITS volume totaled 826 million shares, 52 percent above 1981 volume. (See Chart II.) Average daily volume was 3.3 million shares in 1982, versus 2.1 million in 1981. The NYSE has participated in about nine-tenths of all ITS trades, most often as a receiving market; whereas the Boston Stock Exchange (BSE), the Midwest Stock Exchange (MSE) and the Philadelphia Stock Exchange (PHLX) accept fewer ITS trades than they initiate, as seen in Chart III. The Pacific Stock Exchange (PSE) trading patterns are the most balanced. The American Stock Exchange (AMEX) has the smallest participation rate of the exchanges because it lists relatively few ITS-traded stocks.

The NYSE accounts for the greatest portion of ITS volume, as it is the primary market for most of these stocks. However, ITS volume represents a much higher fraction of consolidated volume in ITS stocks on the regional exchanges. During February 1983, for example, ITS volume represented 32.1 percent and 24.4 percent of all volume in ITS stocks on the BSE and PSE, respectively. The corresponding figure for the NYSE was only 2.5 percent.

ITS operational efficiency continues to improve. For instance, using optical-scanner technology, the NYSE developed mark-sense "commitment" and "turn-around" cards. Both cards replace keyboard terminals and exchange employee operators. The other participating exchanges have also implemented improvements. The various system enhancements have helped reduce response times. The overall response time is about 37 seconds (down from 50 seconds in December 1978). Moreover, greater trading activity apparently does not adversely affect response times.

Execution quality has also improved. The ITS offers an opportunity for participants to secure more favorable prices than those reflected in the published quotes. If supply-and-demand interests are not fully reflected in the displayed quote, the ITS may be used in an effort to reach through. Participants have, in fact, used the ITS to reach better prices than those published, and about one out of three attempts is successful. The SEC is concerned about this fact, however, and favors full and accurate disclosure of trading interests in each market to maximize competitive opportunities and pricing efficiency.

A "trade-through" occurs if an execution takes place in one ITS market when another offers a better price. Less than 1 percent of the trades involving ITS stocks are trade-throughs, and the level of such trades has shown a modest decline since the adoption of trade-through rules by each ITS participant in early 1981.

The SEC has studied the impact of the ITS on market quality by examining

CHART I

EVOLUTION OF THE ITS

March 9, 1979:	**Five exchanges jointly filed an ITS Plan with the SEC**
April 17, 1978:	**With the linkage of the NYSE and PHLX, ITS trading commenced in 11 dually traded stocks**
August 7, 1978:	**The AMEX, BSE, MSE and PSE were all linked to the ITS by this time**
August 11, 1978:	**An "ITS Extension Order" was issued by the SEC extending its approval of the ITS for an additional year**
September 21, 1979:	**The SEC extended the participants' authority to operate the ITS until January 31, 1983**
February 11, 1981:	**The CSE became an ITS participant**
April 20, 1981:	**"Trade-through" rules of the ITS participants became effective**
May 17, 1982:	**Linkage between the ITS and the NASD's CAES commenced. Eight market centers are now linked together**
October 7, 1982:	**The most active day in shares traded on the ITS—6,862,500 were traded**
November 3, 1982:	**The most active day in terms of total ITS trades—8,579 took place**
December 29, 1982:	**The ITS participants requested that the SEC terminate the status of the ITS as an experimental system by extending its duration indefinitely**
January 27, 1983:	**The SEC issued an order authorizing the participants to operate the ITS on an indefinite basis**

CHART II

INDICATORS OF ITS GROWTH

	Eligible Stocks (Year-End)	ITS Volume/ Trades (000s)	ITS Volume/ Shares (000s)
1978	300	68	42,304
1979	688	355	209,376
1980	884	726	396,151
1981	947	926	542,601
1982	1,039	1,188	825,813

Sources: U.S. Securities and Exchange Commission, *A Monitoring Report on the Operation of the Intermarket Trading System*, prepared by the Directorate of Economic and Policy Analysis, February 1981; U.S. Securities and Exchange Commission, *A Report on the Operation of the Intermarket Trading System: 1978-1981*, prepared by the Directorate of Economic and Policy Analysis, June 1982; and ITS Operating Committee, *ITS Monthly Highlights*, prepared by Business Research Division, Statistical Services Department, February 1983.

(1) the price spread (the difference between the bid and ask); (2) the quote size (the number of shares available at the bid and ask); and (3) the price volatility of ITS stocks. Higher quality would be associated with smaller spreads, lower volatility and larger quote sizes. The SEC's statistical analyses indicated that the ITS has not significantly affected the bid/ask spread (which was narrow to begin with for ITS stocks), and there does not appear to be a significant difference between the price volatility of ITS and non-ITS stocks. However, ITS stocks have a higher average quote size. Therefore, it appears from the SEC's analysis that ITS participants may be competing for order flow primarily on the basis of quote size in ITS stocks.

The ITS has been a success. According to John P. Foynes, managing director—national market relations, NYSE, "The dual role of ITS—preserving competition and providing a mechanism for better prices—should be clearly understood. ITS is not an order routing system. Thus while the volume of trading through ITS itself has increased steadily and substantially, it does not 'handle' the bulk of total volume in the linkage issues. It was never intended to do so, nor is it in any way necessary for its success."

What is the future outlook for the growth and further refinement of the ITS? Mr. Foynes comments: "We expect that more stocks will be added to ITS and that ITS volume will grow as overall volume grows. As a further refinement of ITS, the participants are currently developing what is being referred to as ITS II (at a cost of about $1 million), which will increase the volume-handling capacity of the system most especially at peak load levels. It . . . will be completed in November 1983."

Kenneth I. Rosenblum, executive vice president and general counsel, MSE, comments that the "ITS is at a threshold point in its development. More meaningful communication and activity as well as trust between markets will rest upon further developments in areas such as the firm-quote rule and real-time surveillance systems tied in with audit trails of trading activity."

ITS/Cincinnati Exchange Link

The National Securities Trading System (NSTS) is used exclusively by the Cincinnati Stock Exchange (CSE). The NSTS is a fully automated electronic trading system that permits CSE members to enter orders without being present on an exchange floor.[5] Orders entered are stored, queued and executed according to price and time priorities.

The "Cincinnati Experiment" was originally a nine-month pilot program approved by the SEC on April 18, 1978. The system continued on a pilot basis until December 9, 1982, when the SEC terminated the status of NSTS as an experimental program and extended its duration for an indefinite period. It also removed the 200-issue limit on the number of issues that could be traded.[6] Some 117 issues are now traded in the system, and the number is being gradually increased.

The CSE became a participant in the ITS in February 1981. Prior to this time, CSE members had problems in sending orders to other markets, and ITS participants could not direct their orders to the CSE. A manual interface now exists between the ITS and the NSTS.

While trading volume at the CSE has not been substantial, NSTS has demonstrated that it is an effective mechanism for executing orders and attracting order flow. (See Chart III.) In fact, since the NSTS interface with the ITS, the CSE has been a net receiver of ITS share volume. During February 1983 ITS volume represented 46 percent of all volume in ITS stocks on the CSE. By gaining indefinite approval of the NSTS, the CSE should be able to attract new participants and implement further system enhancements.

ITS/Over-the-Counter Linkage

Gordon S. Macklin, president, NASD, states, "The market I see in the future would involve both the NYSE and an ever-expanding NASDAQ Sys-

CHART III

DISTRIBUTION OF ITS EXECUTIONS*

	Receiving Market	Originating Market	Participation Rate**
NYSE	51.6%	36.4%	44.0%
PSE	20.8	20.7	20.7
MSE	13.9	21.8	17.8
PHLX	3.5	11.3	7.4
BSE	4.3	5.7	5.0
AMEX	2.0	1.8	1.9
CSE	3.1	2.0	2.6
NASD	0.9	0.2	0.6
	100.0%	100.0%	100.0%

***February 1983**

****Total trades originated plus total trades received**

Source: ITS Operating Committee, *ITS Monthly Highlights*, prepared by Business Research Division, Statistical Services Department, February 1983

tem which will accommodate those companies that prefer to have their markets made by a network of competing professionals located throughout the country and tied together by state-of-the-art computers and communications facilities. The competition between these two types of markets should inspire both to a series of continuing improvements which would work to the benefit of investors and listed companies."

One of the greatest challenges faced in developing the NMS has been to effectively link the exchange and OTC markets. These two markets operate under different trading and pricing characteristics, which makes linking them difficult. The fundamental difference between the two is that the exchange market allows investor to meet investor through broker/agents; whereas, in the OTC market, investors trade through dealers and rarely meet.

On May 17, 1982, by SEC order, a six-month pilot program linking off-board market makers to the ITS via the NASD's Computer Assisted Execution System (CAES) began. The program is confined to the thirty most active stocks among those exempt from exchange off-board trading restrictions (in particular NYSE Rule 390) under the experimental SEC Rule 19c-3. The thirty stocks are drawn from the list of some 200 19c-3 issues that have since April 27, 1979, moved from the OTC market to an exchange.[7]

Rule 19c-3 was adopted by the SEC for several reasons: first, to provide competition between the OTC and exchange markets, which should ultimately benefit the investor; second, to provide the opportunity for cost savings to brokers, dealers and investors by possibly being able to effect transactions in-house; third, to limit the expansion of anti-competitive off-board trading restrictions; and finally, to provide an actual experience with concurrent OTC and exchange trading.

However, the ITS/CAES link has not worked out well, according to Mr. Macklin: "The SEC has limited the use of the linkage to trading in only 30 19c-3 companies, and most off-board professionals have found that trying to compete with the entrenched NYSE specialist with his many advantages, such as the limit order book and member directed order flow, has not been profitable." For these same reasons, Merrill Lynch recently discontinued all 19c-3 market-making.[8]

Mr. Rosenblum of the MSE is not in favor of the linkage, either. He comments that ". . . the SEC is forcing a marriage before taking blood tests and one which no one may really want. I believe they were misguided by requiring the 19c-3 'experiment' and the interface without concerning themselves with the basic differences between the markets on exchanges and OTC and between some of the activities that an OTC market-maker, but not an exchange specialist, can engage in."

In order for the ITS/CAES link to be consistent with the objectives of the NMS, the link should preserve the opportunity for the orders to meet and interact within the entire NMS. The most common criticism of Rule 19c-3 is that the SEC ordered the initiation of the ITS/CAES linkage without any rule to safeguard against "internalization," or broker/dealers' withholding customers' orders from interacting in the marketplace and executing them in their offices. Internalization may lead to a proliferation of fragmented markets.[9] Concern has been voiced, principally by the NYSE, that internalized orders might not be executed at the best possible price. Thus, there exists the possibility of "over-reaching," or executing the trade at a price inferior to the market but profitable to the house.

Jim Gallagher, president of the PSE, is opposed to internalization as are individuals at the other exchanges. According to Mr. Gallagher, ". . . internalization is wrong, because the whole purpose of building the NMS mandated by Congress is for the orders of investors to interact with each other, as much as possible, within the system." Barring protective devices, internalization would generally lead to a decline in competition. The SEC is asking for public comment on the securities industry's proposals to regulate it by July 23, 1983.

Proposed order exposure rules, SEC Rules 11A-1 (A) and (B), would require that certain orders on stocks being traded through ITS/CAES be exposed to other market centers through the ITS/CAES interface before being executed in the market center to which the order was originally sent. Before OTC market-makers do an in-house trade, the customer's order must be publicly exposed to the market at a price one-eighth of a point more favorable than the market price for 30 seconds. If neither the OTC nor the exchange will accept the published quote, then the original broker must execute the trade at the price that existed when the quote was entered.[10] The intent of such rules would be to improve intermarket competition and best execution.

Widespread disagreement exists as to whether order exposure rules of the type proposed would actually foster the development of the NMS. Those opposed hold that such rules are cumbersome, costly, impractical, unnecessary and unfair. Mr. Macklin feels that ". . . the proposed anti-internalization rule is truly unnecessary and dangerously anti-competitive." Mr. Wilson of Merrill Lynch adds that such rules ". . . will inhibit market-making and lead to less liquid markets." Another problem is that they could severely impair the functioning of the useful automated order routing systems run by the regional exchanges, which will be examined in the next section.

Both the ITS/CAES linkage and the related question of whether an order exposure rule is necessary (and if so, what its specific requirements should be and how universally it should be applied) are major bottlenecks to further progress toward the ultimate NMS. The issues are complex, and there appears to be no simple solution that would be acceptable to all concerned.

Small-Order Routing Systems

Just as competition among different market centers has fostered the development and refinement of the ITS, it has also provided the impetus for different exchanges to develop ways to handle more effectively and economically the routing and execution of small orders using electronics. These small order systems should play a major role in our linked market centers.

By way of background, about two-thirds of all customer orders that come to the exchange floors are "small"—generally this means 500 or fewer shares. If the floor broker were to pick up all orders at the member firms' booths and carry them to the posts for execution or entry into the specialist's book, the costs would be considerable, due to the manual handling. Designated Order Turnaround (DOT) was introduced by the NYSE in 1976 to reduce dependence on floor brokers for small, routine orders and thereby cut costs. It now accommodates orders up to 599 shares.

With DOT, member firms route market and limit orders by computer directly to the specialist's post. When an order is received, the specialist represents it in the crowd at the trading post. When it is executed, timely confirmation is given. DOT, like other comparable small order systems, bypasses the floor broker. DOT has the capacity to store limit orders in an electronic file. DOT orders now represent about 2.6

million shares daily and participate in 44 percent of all trades. The AMEX offers a competitive system named Post Execution Report (PER).

The PSE and PHLX systems (SCOREX and PACE, respectively) not only route orders, like DOT and PER do, but also execute them automatically based on a derivative pricing model. (DOT does not provide automatic execution, since the NYSE felt that automatic execution would not permit brokers to assess the market on-the-spot, which could affect the customer adversely.)

The PSE's participation in the ITS served as a major consideration in the development of its SCOREX system, which was introduced in 1979 as the predecessor of its earlier system, COMEX—the first small-order routing system. SCOREX has become the first automated communication, order routing and execution system to recognize quotes from all ITS markets. It handles orders up to 300 shares. Within 30 seconds a market order is received, displayed and executed at the best available price based upon quotes from all ITS markets. SCOREX automatically protects market orders against the composite quote and provides first-print protection on limit orders.[11]

Another small order handling innovation assists the specialists at the market opening, normally the busiest time of the trading day. The Opening Automated Report Service (OARS) has been developed by the NYSE to handle orders up to 1,099 shares, which are received at the exchange prior to the market opening. In an electronic file, OARS stores and tabulates these orders, pairs the buy/sell orders, and calculates any imbalances. This information assists the specialist in establishing a fair opening price. OARS has been expanded to handle limit as well as market orders.

Conclusion

The NMS objectives have been largely met through the ITS. Competition has been greatly strengthened by the linkage, and the ITS volume handled by regional exchanges has increased markedly. ITS response times and cancellation rates have been significantly reduced. And there have been noteworthy improvements in market quality. The ITS has fostered the development of a larger quote size on the part of competing market-makers. Further contributing to our progress, small order routing systems have been developed and upgraded.

Today, the average investor need not be concerned that he is at a disadvantage in the execution of his order by being a possible victim of an archaic, monopolistic specialist system on the NYSE or elsewhere. The fact that there are over 1,000 ITS issues, which account for most dually traded exchange stocks, lessens that possibility. Furthermore, these technological improvements have come to pass in times of unprecedented stock market volume. Thanks in part to the ITS, which fosters greater depth and liquidity in listed stocks, we can now handle 150-million-share days.

Yet, there are remaining problems due to SEC Rule 19c-3 and the ITS/CAES market linkage. Major differences exist between the exchange auction markets and the OTC dealer markets, and, therefore, a workable linkage between the two will be difficult to achieve. Although we are opposed to internalization, we feel that the proposed order exposure rules may do more harm than good.

Further, an efficient system for the handling of large block trades through the ITS and also a limit order system with effective rules need to be developed. We have the technology. All we need is unanimity on how to proceed and the budget for its accomplishment.

Only time, however, can answer the question, "What is the ultimate NMS?" We agree with former SEC chairman Harold M. Williams who holds that "There is no such thing as the 'ultimate NMS.' The nature of the market system will continue to evolve and change as it has over the years with competition, experience, developments in technology, availability of new, creative financial instruments, the internationalization of markets and customers. . . ." ☐

FOOTNOTES

1. For a background discussion of securities market problems, developments and innovations, see Albert J. Fredman and John R. Nichols, "Innovation and Change, in the Nation's Securities Markets," TRUSTS & ESTATES, July 1979, pp. 14-16 and 18-22.

2. This section draws heavily upon the following materials: U.S. Securities and Exchange Commission, *A Report on the Operation of the Intermarket Trading System: 1978-1981,* prepared by the Directorate of Economic and Policy Analysis, June 1982; U.S. Securities and Exchange Commission, *A Monitoring Report on the Operation of the Intermarket Trading System,* prepared by the Directorate of Economic and Policy Analysis, February 1981; U.S. Securities and Exchange Commission, Securities Exchange Act of 1934 Release No. 19456, January 27, 1983; ITS Operating Committee, *ITS Statistical Highlights-1982;* and ITS Operating Committee, *ITS Monthly Highlights,* prepared by Business Research Division, Statistical Services Department, February 1983.

3. All direct quotes are based upon responses of the named individual to the authors' questionnaire survey.

4. New York Stock Exchange, *The Report of the Quality of Markets Committee to the Board of Directors-1981,* March 4, 1982, p. 10.

5. For a background discussion on the Cincinnati (all-electronic) Stock Exchange, see Morris Mendelson and Junius W. Peake, "The ABCs of Trading on the National Market System," *Financial Analysts Journal,* September/October 1979, pp. 31-34 and 37-42.

6. U.S. Securities and Exchange Commission, Securities Exchange Act of 1934 Release No. 19315, December 9, 1982.

7. Specifically, Rule 19c-3 precludes off-board trading restrictions from applying, with certain exceptions, to any reported security (1) which was not traded on an exchange on April 26, 1979, or (2) which was traded on an exchange on April 26, 1979, but which ceases to be traded on an exchange for any period of time thereafter.

8. Tim Carrington, "Merrill to End Its Off-Board Market-Making," *The Wall Street Journal,* March 22, 1983, p. 6.

9. Kalman J. Cohen *et al.*, "An Analysis of the Economic Justification for Consolidation in a Secondary Security Market," *Journal of Banking and Finance,* March 1982, pp. 117-136.

10. New York Stock Exchange, *New York Stock Exchange Comments on the Need for an Order Exposure Rule,* November 1982.

11. Pacific Stock Exchange, *SCOREX* (phamphlet), prepared by the PSE Marketing Department, January 1980.

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Original cover art prepared by Brian Buxton, Art Director

On the following pages are listed over 5000 Bank & Trust Departments located throughout the United States & Canada.

Included are the name, address, zip code and phone number of each bank in alpha/geo order.

You will also find the name and title of each principal trust and estate planning officer.

Most entries list the value of the bank's trust assets.

22nd Annual

1984 Directory of Trust Institutions

UNITED STATES TRUST INSTITUTIONS

ALABAMA

Andalusia

CITIBANC OF ALABAMA
P.O. Box 400 36420
205/222-2561 Tr/o$5 Mil
Hd: Clay R. Sherrill, TO

THE COMMERCIAL BANK
P.O. Drawer 1298 36420
205/222-3141 Tr$4 Mil
Hd,PersTr,CorpTr,TrInv,Nb: T. A. Broughton, Jr., Pres&TO
PersTr,ComTrF,TrOpers: Joyce G. Cook

Anniston

AMSOUTH BANK N.A.
P.O. Box 1228 36201
205/236-8241
(Branch of Birmingham)
Robert W. Chesnut, VP&TO

FIRST ALABAMA BANK OF ANNISTON, N.A.
P.O. Box 2128 36202
205/236-1890 Tr/o$20 Mil
Hd: Max W. Matthews, 1stVP&TO
TrInv: Joseph W. Cotlin, VP&TO
TrOpers: Vera P. Boullemet, AsstTO

SOUTHTRUST BANK OF CALHOUN COUNTY
P.O. Box 1000 36201
205/238-1000 Tr$41 Mil
(Branch of Birmingham)
Hd,TrInv,Nb,PersTr: David Brown, SrVP&TO
PersTr,EmplBen,Nb: Debbie K. Bryan, TO
CorpTr,PersTr,TrOpers: Mrs. Carolyn P. Boozer, AsstTO

Athens

FIRST ALABAMA BANK
P.O. Box 1189 35611
205/232-4500 Tr/o$1 Mil
Hd: T. A. McCormick, Pres&CEO

Atmore

THE FIRST NATIONAL BANK
P.O. Box 27 36504
205/368-3148
Hd,PersTr,CorpTr,TrInv: Ollie Strawbridge, VP&TO
TrOpers: Rebecca S. Phillips, AsstTO

Birmingham

AMSOUTH BANK N.A.
P.O. Box 11426 35202
205/326-5120 Tr$2.6 Bil
(Regional Trust Offices in Anniston, Decatur, Huntsville, Mobile & Montgomery)
Hd: V. E. Nichol, Jr., ExecVP&TO
RegCo-ord: B. S. Carroll, SrVP&TO
PersTr: W. Michael Graves, SrVP&TO
EmplBen,CorpTr,Nb: Frederick O. Newman, SrVP&TO
TrInv: John H. Goff, Jr., SrVP&TO
TrOpers: Linda Allison, VP&TOpO
NatRsrcs: Henry A. Long, Jr., SrVP&TO

CENTRAL BANK OF THE SOUTH-BIRMINGHAM
701 S. 20th St. 35296
205/933-3285 Tr$570 Mil
(Branches in Decatur, Fairhope, Florence, Huntsville & Montgomery)
Hd: Charles S. Northen, III, SrVP&TO
PersTr,N.Alabama: Robert L. Shirley, VP&TO
PersTr,S.Alabama: John R. Martin, VP&TO
CorpTr: Charles O. Trotter, VP&TO
TrInv: Mark Brown, TrInvO
ComTrF,TrOpers: Fred Murphy, VP&TO
EmplBen: William H. Phillips, VP&TO
Nb: Michael E. Murry, VP&SrTO

COLONIAL BANK OF BIRMINGHAM, N.A.
1928 First Ave. North
P.O. Box 1887 35201
205/328-4490 Tr$25 Mil
Hd: Gordon Grant, VP&TO
CorpTr,TrOpers: Roy Wessinger, TO
PersTr: Janet N. Eubanks, AsstTO

FIRST ALABAMA BANK OF BIRMINGHAM
P.O. Box 10247 35202
205/326-7226 Tr$180 Mil
Hd: B. L. Brown, SrVP,Tr
PersTr: Wimberly Miree, Jr., VP&SrTO
CorpTr: Roy Birdwell, VP&CorpTrMgr
EmplBen: Thomas R. Gamble, VP&EBO
TrOpers: John Jackson, TOpO
Nb: Reid Wills, VP&TrNbMgr

SOUTHTRUST BANK OF ALABAMA, N.A.
P.O. Box 2554 35290
205/254-5285 Tr$283 Mil
(Branches in Anniston, Dothan, Huntsville & Mobile)
Hd: Jack A. Boadway, ExecVP
PersTr: Douglas C. Bell, VP
CorpTr: Carl B. Smith, VP
TrInv,ComTrF,EmplBen: Donald M. Helton, VP
TrOpers: Roger L. Brown, VP
RE: Ronald H. Moon, SrTO

Brewton

FIRST NATIONAL BANK
P.O. Box 469 36427
205/867-3235 Tr$30 Mil
Hd,Nb: Dan Britton, VP&TO
TrAdm: Bonnie Barnes, VP&TO
EmplBen: Raymond F. Lynn, Jr., TO
TrOpers: Elaine Catoe, AdmAsst

Decatur

AMSOUTH BANK N.A.
P.O. Box 1488 35602
205/353-0941
(Branch of Birmingham)
Evans Dunn, Jr., VP&TO

CENTRAL BANK OF THE SOUTH-DECATUR
P.O. Box 1487 35601
205/353-0521
(Branch of Central Bank of the South-Birmingham)
Paul E. Hargrove, VP&TO
Doris Drake, TO

Demopolis

ROBERTSON BANKING CO.
P.O. Drawer 490 36732
205/289-3564
Hd,PersTr,CorpTr: Fred O. Braswell, Jr., Pres&TO

Dothan

FIRST ALABAMA BANK OF DOTHAN
P.O. Box 6507 36303
205/794-0411 Tr$1 Mil
Hd: E. Carey Slay, Jr., VP&TO
TrOpers: Tammie Morrow

SOUTHTRUST FIRST NATIONAL BANK OF DOTHAN
101 E. Main 36303
205/793-0700 Tr$43 Mil
Hd,TrInv,ComTrF,EmplBen: Hank Gerards, VP&TO
PersTr,CorpTr,TrOpers: Donna Wade, TO
EmplBen,PersTr: Donna Valeska, AsstTO
Nb: Pierce Flatt, Pres

Enterprise

ENTERPRISE BANKING CO.
101 East Grubbs Ave. 36330
205/347-0502 Tr$.15 Mil
Hd: John W. Henderson
Nb: Ben B. Henderson, Jr., VP

Fairhope

CENTRAL BANK OF THE SOUTH-FAIRHOPE
P.O. Drawer 489 36533
205/928-9222, ext. 78
Richard Bass, TO
Vicky Wiggins

Florence

AM SOUTH/SHOALS NATIONAL BANK
321 N. Seminary 33630
205/766-5211 Tr$1.5 Mil
Hd: Carnelia Dean, TO

CENTRAL BANK OF THE SOUTH-FLORENCE
109 N. Court St. 35630
205/766-3211
(Branch of Central Bank of the South-Birmingham)
Ralph Girdner, TO
Marge Parker

THE FIRST NATIONAL BANK OF FLORENCE
201 S. Court St. 35630
205/386-8105 Tr$60 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Ralph E. Young, VP&TO
PersTr,TrInv,TrOpers: Jane F. Reding, TO
CorpTr: W. H. Mitchell, Pres

Gadsden

AMERICAN NATIONAL BANK
P.O. Box 389 35902
205/543-3000 Tr$30 Mil
Hd: J. T. Haynes, VP&TO
CorpTr: Mrs. Barbara Russell, AsstTO
TrOpers: Mrs. Carolyn Preskitt, AsstTO

FIRST ALABAMA BANK OF GADSDEN,NatAssn
P.O. Box 308 35999
205/543-9660 Tr$7.3 Mil
Hd: Ollie W. Nabors, ChmBd&TO

Greenville

FIRST NATIONAL BANK
P.O. Box 508 36037
205/382-6511 Tr$2.25 Mil
Hd: William D. Morgan, SrVP,Csh&TO

Huntsville

AMSOUTH BANK N.A.
P.O. Box 507 35804
205/533-5000
(Branch of Birmingham)
Frank E. Davis, VP&TO

CENTRAL BANK OF THE SOUTH-HUNTSVILLE
200 W. Court Square 35804
205/532-6011
(Branch of Central Bank of the South-Birmingham)
Robert L. Shirley, VP&SrTO
Anne E. Morrison

FIRST ALABAMA BANK OF HUNTSVILLE,NatAssn
P.O. Box 680 35804
205/533-4411 Tr$68 Mil
Hd: Robert F. Clark, ExecVP&TO
CorpTr: Ruth H. Thomas, TO
EmplBen: W. Keith Childers, TO
TrInv,ComTrF: Lon L. Witter, TrInvO
TrOpers: Donna Richards, Supv
Nb: Joan L. Wear, AsstTO

FIRST NATIONAL BANK OF ALABAMA-HUNTSVILLE
P.O. Box 107 35804
205/533-5520
Hd: Richard J. Smith, VP&TO

SOUTHTRUST BANK
409 Madison St. 35801
205/533-3600 Tr$25 Mil
(Branch of Birmingham)
Hd: R. Gary Saliba, SrVP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Mobile

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1628 36629
205/694-3431 Tr$72 Mil
Hd: H. Harrell Galloway, ExecVP&TO
PersTr: James G. Beck, VP&TO
TrInv,ComTrF: Kay I. McKee, VP&TO
EmplBen: Richard R. Brady, TO
CorpTr,TrOpers: L. Duane Lane, VP&TO
Nb: Joel Daves, IV, TO

AMSOUTH BANK N.A.
P.O. Box 1628 36629
205/694-3211
(Branch of Birmingham)
H. Harrell Galloway, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 1467 36621
205/438-8427 Tr$750 Mil
Hd: Joseph H. Baker, Jr., ExecVP&SrTO
CorpTr,EmplBen: C. H. Gibbons, SrVP&TO
PersTr: Samuel R. Stephenson, SrVP&TO
EmplBen: Alan Burns, VP&TO
TrOpers: Bobby J. Johnson, VP&TO
Nb: E. A. Copejans, VP
TrInv,ComTrF: Clay Wilson, VP&TrInvO

MERCHANTS NATIONAL BANK OF MOBILE
106 St. Francis St.
P.O. Drawer 2527 36622
205/690-1411 Tr$645 Mil
Hd: William B. Inge, Jr., ExecVP&TO
PersTr: Ben T. Lanham, III, SrVP&TO
CorpTr: Frank W. Browning, Jr., VP&TO
EmplBen,Nb: Stewart Thames, Jr., VP&TO
TrInv,ComTrF: F. Ray Havard, VP&TO
TrOpers: Walter I. Cleverdon, VP&TO
RE(Forestry): Donald L. Harper, VP&TO
(Oil,Gas,Min): A. Harold Winn, VP&TO

SOUTHTRUST BANK OF MOBILE
P.O. Box 1508 36633
205/432-8832 Tr$30 Mil
(Branch of Birmingham)
Hd,TrInv,PersTr: William T. Haynie, Jr., VP&TO
CorpTr,EmplBen: Ralph G. Faver, TO
TrOpers: Carmen B. Williams

★Montgomery

AMSOUTH BANK N.A.
P.O. Box 431 36195
205/834-9500
(Branch of Birmingham)
Richard E. Wambsganss, SrVP&TO

CENTRAL BANK OF THE SOUTH-MONTGOMERY
P.O. Box 295-C 36195
205/834-7400, Ext. 425
(Branch of Central Bank of the South-Birmingham)
Theodore Greenspan, TO
Deborah Roten

FIRST ALABAMA BANK OF MONTGOMERY,NatAssn
P.O. Box 511 36101
205/832-8200 Tr$500 Mil
Hd: Clinton C. Berry, Jr., SrVP&TO
PersTr: Allen I. Rushing, VP&TO
CorpTr: Walter L. Darby, VP&CTO
TrInv: Jimmie Carnes, SrIO
ComTrF: Robert W. Dick, TO
EmplBen: Mildred O. Markwell, TO
TrOpers: Laura E. Broughton, TOpO
Nb: Jeffrey W. Smith, TO
Est&Prob: Albert E. Byrne, VP&TO

UNION BANK & TRUST CO.
P.O. Box 2191 36103
205/265-8201 Tr/o$125 Mil
Hd: James G. Hawthorne, Jr., SrVP-Tr
PersTr: Dennis W. Hanna, VP&TO
EmplBen: Richard D. Smallwood, VP&TO
CorpTr: Sarah P. Smith, CTO
TrOpers: Mrs. Melba Burdette, VP-TrOpers
RE: Richard B. Berry, TREO
TrInv,ComTrF: Charles F. Wilder, VP&TrInvO

Opelika

FARMERS NATIONAL BANK
P.O. Box 2070 36808-2070
205/749-8361 Tr/u$1 Mil
Hd: Warner Williams, ExecVP&TO

Opp

FIRST NATIONAL BANK
P.O. Drawer A 36467
205/493-3581 Tr$6 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: C. Carroll Pierce, Pres&TO
PersTr: Jeanette Walker, TO
CorpTr,TrOpers: Hilda Pierce, TOpO

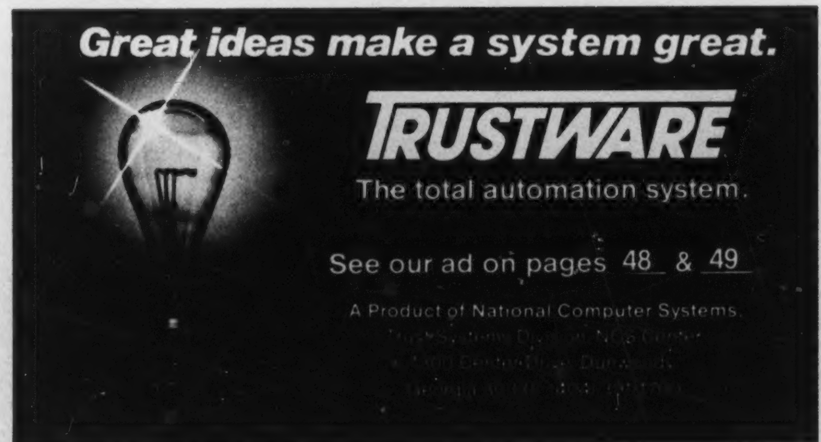
Phenix City

FIRST ALABAMA BANK OF PHENIX CITY,NatAssn
P.O. Box 550 36867
205/298-3674 Tr$.5 Mil
Hd: J. W. Gresham, SrVP&TO

PHENIX-GIRARD BANK
P.O. Drawer 70 36867
205/298-0691
Bartow D. Tomblin, VP&TO
Thomas L. Evans, VP&AsstTO

Selma

AMSOUTH CITY NATIONAL BANK
P.O. Box 559 36701
205/875-2230 Tr$2 Mil
Hd: C. R. Cobb, VP&TO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The total automation system.
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A Product of National Computer Systems.

ALABAMA (Cont'd)

Selma (Cont'd)

FIRST ALABAMA BANK OF SELMA,NatAssn
P.O. Box 479 36701
205/875-2201 Tr/u$1 Mil
Hd: Roger C. Jones, Chm&TO
PEOPLES BANK & TRUST CO.
P.O. Box 799 36701
205/875-1000 Tr$14 Mil
Hd: Gary M. Pierson, SrVP&TO
Richard O. Bishop, VP&AsstTO
SOUTHTRUST BANK OF SELMA
2605 Citizens Parkway 36701
205/875-2121
Hd: B. Ramsey Knight, Pres&CEO

Sylacauga

THE FIRST NATIONAL BANK
P.O. Box 630 35150
205/249-0341
Hd: Harry I. Brown, ChmBd,Pres&TO

Talladega

FIRST NATIONAL BANK
P.O. Box 797 35160
205/362-2334 Tr$2 Mil
Hd,CorpTr,TrInv,TrOpers,Nb: R. Merrell Sweat, Pres&TO
PersTr,Nb: Tim Hackney, AsstTO

Troy

FIRST ALABAMA BANK OF TROY,N.A.
P.O. Box 569 36081
205/566-2270 Tr$8 Mil
Hd: Robert Butler, AsstTO
TROY BANK & TRUST CO.
P.O. Box 967 36081
205/566-1490 Tr$14 Mil
Hd: Lynda Floyd, VP&TO
Doug Mins, SrTO

Tuscaloosa

FIRST ALABAMA BANK OF TUSCALOOSA,NatAssn
2222 Ninth St. 35403
205/345-4610 Tr$51 Mil
Hd: Leon Bennett
CorpTr,TrOpers: Sory S. Dunn
ComTrF,EmplBen: Arnold P. Avery
FIRST NATIONAL BANK
P.O. Box 2028 35403
205/345-5000 Tr$150 Mil
Hd: Lowell A. Womack, SrVP&SrTO
PersTr: D. Wayne Childress, TO
PersTr: William H. Johnson, TO
TrInv: Stephen W. Reinhart, TO
TrInv: Mike Majure
Nb: Ralph B. Quarles, VP&TO
EmplBen: Tracy Crain
TrOpers,CorpTr: David White, TO

ALASKA

Anchorage

ALASKA NATIONAL BANK OF THE NORTH
Pouch 6608 99502
907/278-4581
(Branch of Fairbanks)
Hd: Richard Wallace
ALASKA PACIFIC TRUST CO.
P.O. Box 900 99510
907/278-3543
(Branch of Fairbanks)
Hd,CorpTr,EmplBen,Nb: Martin R. Anderson, ExecVP&GenMgr
PersTr: John F. Smythe, AsstVP&TO
TrOpers: Cheryl Heimbaugh, TO
EmplBen: Joan Ference
ALASKA STATEBANK
Trust Dept.
P.O. Box 240 99510
907/277-5661
Hd: Margaret A. Hein, VP
FIRST NATIONAL BANK
P.O. Box 720 99510
907/276-6300 Tr$100 Mil
Hd,TrInv,Nb: R. W. Orell, SrVP
ComTrF,CorpTr,EmplBen: V. Snyder, TO
Prob,Acgy: Robert McKay, TO
PersTr: Miranda Moy, AsstTO
NATIONAL BANK OF ALASKA
P.O. Box 600 99510
907/276-1132 Tr$500 Mil
Hd,Nb: Jerry H. Rigler, SrVP&TO
TrInv,ComTrF: Charles F. Bailey, VP&TO
CorpTr: Teresa Patka, VP&TO
EmplBen: Vernon E. Sayles, VP&TO
TrOpers: Connie Carter, AsstTO
PersTr: Ann Gonzalez, AsstTO
PersTr: Julie Schirmer, AsstTO
PEOPLES BANK & TRUST
Pouch 7007 99510
907/276-8080 Tr$25 Mil
Hd: Ashley W. Schmiedeskamp, VP&TO
TrOpers: Norma Kramer, TO

Fairbanks

ALASKA NATIONAL BANK OF THE NORTH
P.O. Box 60730 99706
907/479-2281 Tr$250 Mil
(Branches in Anchorage & Juneau)
Hd: Richard Wallace
ALASKA PACIFIC TRUST CO.
P.O. Box 1230 99701
907/452-2146
(Branch in Anchorage)
Mgr: Cory Borgeson, AsstVP&TO
Virginia E. Eggleston, AdmAsst

★ Juneau

ALASKA NATIONAL BANK OF THE NORTH
P.O. Box 1607 99803
907/586-2565
(Branch of Fairbanks)
Hd: Richard Wallace

ARIZONA

Flagstaff

VALLEY NATIONAL BANK
100 W. Birch Ave.
P.O. Box 1209 86002
602/774-0671
(Branch of Phoenix)
Mgr: Tom Oliphant, AsstVP
Nancy Shoemaker, TrRep

Green Valley

THE ARIZONA BANK
P.O. Box 487 85614
602/792-7037
(Branch of Phoenix)
Mgr: Robert H. Geffs, VP&TO
FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1047 85614
602/625-6164
(Branch of Phoenix)
Mgr: John H. Fowler, VP&TO
VALLEY NATIONAL BANK
151 W. Esperanza Blvd. 85614
602/625-8070
(Branch of Phoenix)
Hd: Richard E. McKnight, AsstVP&Mgr

Mesa

THE ARIZONA BANK
P.O. Box 789 85201
602/898-6870
(Branch of Phoenix)
Mgr: Stephen J. Peterson, VP&TO
FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1546 85201
602/834-2415
(Branch of Phoenix)
Mgr: Larry S. Rousey, TO
UNITED BANK OF ARIZONA
P.O. Box 1606 85201
602/248-2465
(Branch of Phoenix)
Hd: Matthew L. Howell, TO
VALLEY NATIONAL BANK
66 W. Main St. 85201
602/890-5035
(Branch of Phoenix)
Hd: William C. Shiel, VP

★ Phoenix

THE ARIZONA BANK
P.O. Box 2511 85002
602/262-2000 Tr/o$500 Mil
(Branches in Green Valley, Mesa, Scottsdale, Sun City & Tucson)
Hd: W. S. Andersen, SrVP&TO
PersTr,TrSvcs: Robert C. Mogle, VP&TO
TrInv,ComTrF: Stanley Rulapaugh, VP&TrInvO
Prob: Thomas Rumph, VP&TO
CorpTr: John P. Lorenzen, VP&TO
BANK OF BOSTON TRUST COMPANY OF ARIZONA
2525 E. Arizona Biltmore Circle, S-119 85016
602/957-1911
(Affiliate of The First National Bank of Boston)
William K. Mackey, Jr., Pres
H. William Dean, VP
John F. Winkler, III, AsstVP
FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 2669 85002
602/271-6345 Tr$975 Mil
(Branches in Green Valley, Mesa, Scottsdale, Sedona, Sun City & Tucson)
Hd: Harold E. Thurnma, SrVP&SrTO
PersTr: Mark A. Dinunzio, VP
CorpTr: Rose Ann Robb, VP&TO
EmplBen: Michael A. O'Brien, VP&TO
TrOpers: Walter H. Leveen, VP
Nb: James W. Washington, VP&TO
GREAT WESTERN BANK & TRUST
P.O. Box 1095 85001
602/264-7441 Tr$535 Mil
(Branch in Tucson)
Hd: Vicki A. Kjos, Esq, AsstVP
PersTr: Beverly Feldsien, TO
TrOpers,CorpTr,ComTrF: Dory Shirley, TO
EmplBen: Frederick A. Steele, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

MH/EDIE INVESTMENT COUNSEL
3003 No. Central Ave., Ste. 601 85012
602/264-2157
William E. Miller, RegMgr

MARSHALL & ILSLEY TRUST CO. OF ARIZONA
6245 N. 24 St. Pkwy. 85016
602/954-7779
(Branch in Sun City)
Hd: Michael J. Revane, ChmBd
Morry L. Birnbaum, VP
Jeffrey L. Bryden, VP
Eugene L. Chapman, VP
Henry L. Halverson, VP
Judith C. Murphy, VP

THE NORTHERN TRUST CO. OF ARIZONA
4350 E. Camelback Rd. 85018
602/840-8550
Hd: James D. Bruner, VP

UNITED BANK OF ARIZONA
P.O. Box 2908 85062
602/248-2151 Tr/o$900 Mil
(Branches in Mesa, Sun City & Tucson)
Hd: Murray F. Wilson, SrVP&TO
PersTr: James T. Cleary, VP&TO
TrInv: Norman E. Gardner, VP&TrInvO
ComTrF: Matthew L. Howell, TO
EmplBen: Betty J. Schepers, TO
TrOpers: Maggie Biastoch, TO
RE: James E. Gross, TREO&TO
Nb: Thomas P. Weaver, TO
Nb: Edward J. Nugent, TO

VALLEY NATIONAL BANK
P.O. Box 71 85001
602/261-2606 (Main Office)
602/261-2617 (Mgr) Tr$1,857 Mil
(Branches in Flagstaff, Green Valley, Mesa, Prescott, Scottsdale, Sedona, Sun City & Tucson)
State-Wide
Hd: Arthur K. Carlson, SrVP&Mgr
DeputyHd: Edwin P. Voss, VP
PersTr: John H. Noll, VP&Mgr
PhxProbate: William R. Yeager, VP&Mgr
PhxTrAdm: Duane Anderson, VP&Mgr
CorpTr: Grace McMorris, VP&Mgr
TrInv: Lyle Wurtz, VP&Mgr
ComTrF: Lynn Yturri, VP
EmplBen: Lou Kisch, VP&Mgr
TrOpers: Neal Davis, VP&Mgr
Mktg: Robert T. Johnson, VP&Mgr
Tax: Robert D. Groth, VP&Mgr
RE: Kenneth W. Frankel, VP&Mgr

Prescott

VALLEY NATIONAL BANK
302 Gurley St., P.O. Box 751 86301
602/445-9500
(Branch of Phoenix)
Hd: William C. Myers, AsstVP&Mgr

Scottsdale

THE ARIZONA BANK
P.O. Box 2089 85252
602/941-6161
(Branch of Phoenix)
Mgr: William J. Corbett, Jr., VP&TO

FIRST CHICAGO TRUST CO. OF ARIZONA
7501 E. McCormick Pkwy., Ste. 105 North 85258
602/948-5200
(Branch in Sun City)
James E. Louden

FIRST INTERSTATE BANK OF ARIZONA
P.O. Box Y 85252
602/271-6200
(Branch of Phoenix)
Mgr: Anthony E. Simhauser, VP&TO

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(A wholly owned subsidiary of Harris Bankcorp - Chicago)
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602/949-7800 Tr$300 Mil
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TrInv: George F. Fischer, SrVP
TrInv,EmplBen: Thomas R. Hackett, VP
TrOpers: Joseph T. Keckeisen, Jr., VP&Treas
RE: James T. Andras, VP
Nb: D. Bruce Frobes, VP
TrCoun: Nancy C. Burnett
Acctng: Dolores M. Bushell, AsstTreas
AcctAdm: Jamie Craig Dove, TO
AcctAdm: Jon P. Engebretson, TO
InvMgmt: Michael D. Rees, TO
MgrSun City Office: Colleen Kelly, TO
Sun City Branch:
17220 Boswell Blvd.
Ste. L-102 85271
602/841-8411

NORTHWEST CAPITAL MANAGEMENT & TRUST CO., ARIZONA
6607 N. Scottsdale Rd.
Building "H" 85253
602/998-1300
(Branch in Sun City)
Hd: John A. Miller, Pres
PersTr: Michael L. Chambers, VP
TrInv: William R. Hulings, VP
TrOpers: Judith A. Prewitt, TOpO

VALLEY NATIONAL BANK
4821 N. Scottsdale Rd., P.O. Box 1767 85252
602/890-6975
(Branch of Phoenix)
Hd: Clifford R. Van Zile, VP&Mgr
BusDev: Richard Helmrich, AsstVP

Sedona

FIRST INTERSTATE BANK OF ARIZONA, NatAssn
P.O. Box 319 86336
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Sun City

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TrInv: Alice L. Walton, VP&IO
Nb: Rob Sabata, TO
TDP: Denise Simmons

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TrOpers: J. Jenkins, AsstTO

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TrInv,ComTrF: Thomas W. Weeks, SrVP&IO
TrOpers: Joe White, VP&TO

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CorpTr,ComTrF,TrOpers: Don Wood, VP&TO
Est,RE: Janice Torbett, AsstTO

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PersTr,CorpTr,TrInv: W. I. Sloan, SrVP&TO
TrOpers: Jo Ann Liner, AsstVP

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TrOpers: Margie Whittenton, AsstCsh

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PersTr,ComTrF: Winnie Trawick, TO
CorpTr,EmplBen,TrOpers: John Jacobs, VP&TO
TrOpers: Mose Kyle

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PersTr,: Gene Parker, VP&TO
CorpTr,TrOpers: Lola Fisher, AsstVP&TO
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PersTr: Betty Pittman, TO
CorpTr,TrOpers: Lola Sikes, TO
EmplBen,Nb: Fred Hargett, TO

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EmplBen: Page King, TrAdm
TrOpers: Paul Steadman, TOpMgr

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Nb: Sam Bowman, Chm

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Reginald Glover, Pres

UNION BANK & TRUST CO.
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Hd: Clay Mitchell, VP

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Century City

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(Branch of Los Angeles)
Hd: Benjamin Hitz, Jr., VP

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714/489-2021
Hd: Louise Morgan, AsstVP&TO

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209/488-7451
Kyran M. Schmidt, VP&TO

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209/441-5097
(Satellite of Sacramento Private Capital Banking Center)
Mgr: Dennis R. Hoagland, VP&TO

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209/485-5220
(Branch of Los Angeles)
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Forest West, TO
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714/581-2450
Mgr: Richard M. Thomas, VP

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TrInv: George Lehach, 2ndVP
Nb: Gregory M. Nelson
Nb: Edward J. Schmidt, Jr.
TrOpers: Jo Ann M. Willis, TO
Bkg: Wendell W. Snider, Jr., SrVP
Bkg: Glen T. Rey, VP
BkgOp: Mary Lou Duzen
FinSvcs: Nancy W. Kaari

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813/365-4000 Tr$o/30 Mil
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PersTr: G. Edwin Herrold
James C. Kinard, Jr., TO
TrOpers: Helen I. Wilson, AsstVP&TO
Nb: John G. Williams, VChmBd
Prob: Diane D. Moisuk, TO

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(Financial Planning & Trust Division)
1401 Main Street
P.O. Box 267 33578
813/953-8201
(Branch of Miami)
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PersTr: Jerome A. Jannopoulo, VP
Nb: Anthony DeDeyn, VP

Satellite Beach

LANDMARK BANK OF BREVARD
1297 So. Patrick Dr. 32937
305/725-6084
(Branch of Melbourne)
Hd: Nancy McFarlane, TO
Randy L. Owen, AsstTO

Sebring

BARNETT BANKS TRUST CO.,NatAssn
231 Ridgewood Drive
P.O. Box 1946 33870
813/385-1518
(Branch of Jacksonville)
Hd: Benton Spiker

FLAGSHIP FIRST NATIONAL BANK OF HIGHLANDS CO.
P.O. Box 2448 33870
813/385-5101 Tr$31.5 Mil
Hd: Lawrence E. Ford, III, VP&SrTO

Seminole

LANDMARK UNION TRUST BANK OF ST. PETERSBURG,NatAssn
6801 Seminole Blvd. 33542
813/393-3411
(Branch of St. Petersburg)

SOUTHEAST BANK,NatAssn
(Financial Planning & Trust Division)
7700 Seminole Blvd. 33542
813/397-7411
(Branch of Miami)
Hd: James E. Lashbrook, VP

South Miami

FIRST NATIONAL BANK OF SOUTH MIAMI
P.O. Box 431000 33143
305/667-5511 Tr$35 Mil
Hd: John J. Murphy, VP&SrTO
TrOpers: Deloris Patterson Bain, TOpO
Nb: Gale K. Hovey

Stuart

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer 2316 33494
305/287-4000 Tr$160 Mil
Hd,Nb: John R. Casar, SrVP&SrTO
PersTr,CorpTr: Gary I. Schultz, VP&TO
TrInv: Gary Hays, VP&TO
TrOpers: Gary J. Steele, AsstVP&TO

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301 East Ocean Blvd.
P.O. Box 2436 33494
305/287-4200 Tr$6.9 Mil
(Branch of Jacksonville)
Hd: Dale T. Abrahamson, VP&SrTO
PersTr: James H. Kendall, TO

WILMINGTON TRUST OF FLORIDA, N.A.
1111 South Federal Highway
P.O. Box 1199 33495
305/286-3686
(Subsidiary of Wilmington Trust Co., Wilmington, DE)
Hd: Douglas W. Poulter, Pres
PersTr,TrOpers: W. Craig Marshall, VP
TrInv: Stephen R. Shaw, VP
Nb: Robert B. Landon, VP

★Tallahassee

BARNETT BANKS TRUST CO.,NatAssn
Calhoun at Jefferson, P.O. Box 5257 32301
904/224-1111
(Branch of Jacksonville)
Hd: Robert J. Suter, SrTO

CAPITAL CITY FIRST NATIONAL BANK
P.O. Lock Drawer 900 32302
904/224-1171 Tr$27 Mil
Hd: Carl G. Monson, VP&TO
Patricia A. Rosa, AsstTO

THE LEWIS STATE BANK
215 S. Monroe St. 32301
904/224-2121 Tr$20 Mil
Hd: Kenneth L. Pray, Jr., SrVP&TO
TrOpers: Elaine E. Lotspeich, TO

Tampa

BARNETT BANKS TRUST CO.,NatAssn
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813/225-8102
(Branch of Jacksonville)
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TrInv: Richard McFadyen, IO
CorpTr: David S. Raudman, VP

THE CITIZENS & SOUTHERN NATIONAL BANK
10006 North Dale Mabry Road 33618
813/961-2038
(Branch of Atlanta)
Corp&InstitInvMktg: J. Dan Davis, VP

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P.O. Box 1810 33601
813/224-1861 Tr$875 Mil
(Branches in Bradenton, Marco Island, Naples & Venice)
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PersTr: John J. Howley, SrVP&TO
CorpTr: Richard L. Care, VP
TrInv: Roland A. Wilson, III, SrVP
ComTrF: Ronda J. McIndoe, AsstTO
EmplBen: R. J. Poe, SrVP&TO
TrOpers: L. C. McDonough, VP

FLAGSHIP BANK OF TAMPA
P.O. Box 1498 33601
813/224-2121 Tr$200 Mil
(Branches in Orlando, Punta Gorda & St. Petersburg)
Hd: John M. Tapley, SrVP&SrTO
PersTr: Robert A. Barnett, VP&TO
CorpTr: Gilman Gauvin, TO
TrInv: John R. George, VP&TrInvO
EmplBen: William F. Tarry, VP&TO
TrOpers: Frank McLaughlin, VP&TOpO

NCNB NATIONAL BANK OF FLORIDA
P.O. Box 1469 33601
813/224-5201 Tr$4.2 Bil (NCNBCorp)
(Regional Trust Offices: Boca Raton, Orlando; City Trust Offices: Clearwater, Ft. Lauderdale, Ft. Myers, Sarasota, Winter Haven)
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PersTr: Herbert C. M. Hoover, SrVP&TO
CorpTr: Edgar Trocke, VP&TO
TrInv,ComTrF: John Willoughby, VP
TrOpers: William Meehan, VP
PersTr,Nb: Joseph L. Simmons, VP
CorpTr,Nb&EBP: David Yearwood

PNC TRUST COMPANY OF FLORIDA, N.A.
5th Ave. & Wood St. 15265
Kenneth F. Dornbush

SUN BANKS OF FLORIDA
Trust Banking Group
3863 S. Dale Mabry 33611
813/839-3311
(Branch of Orlando)
Hd: Robert W. Andrews, Jr., SrVP&TO

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U.S. #1 & Tequesta Dr.
P.O. Box 3327 33548
305/845-3400
(Branch of Jacksonville)
Hd: John R. Simpson, VP
PersTr: Edward M. Ohlhaber, SrTO
TrInv: John Pace, TrInvO

Valparaiso

VALPARAISO BANK & TRUST CO.
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904/678-4141 Tr/o$20 Mil
(Branch in Fort Walton)
Hd: James M. Johnson, III, VP&TO

Venice

FIRST NATIONAL BANK OF FLORIDA
(Venice-Nokomis Office)
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(Branch of Tampa)
Hd,Nb: Anthony H. Levering, SrVP&SrTO
PersTr: Harry M. Reeser, III, SrVP&TO
Alfred Frank, Jr., VP&TO
Linda A. Bayard, AsstTO
J. Sherrick Gilbert, AsstTO
TrInv: I. W. Sieffert, SrVP&TrInvO
TrOpers: Louis A. Geller, AsstVP&TOpO
Prob: Mary G. Toundas, AsstTO

FIRST NATIONAL BANK OF VENICE
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Hd,Admin: Ted F. Ruckert, VP&TO
PersTr: Lee Burns, VP&TO
TrInv: Edise Sievers, TrInvAdm
TrOpers: Debra Lawrence, OpersAdm
Probate: C. Kelley Corbridge, ProbAdm

Vero Beach

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305/231-2404 Tr$60 Mil
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PersTr: Robert E. Poysell, Jr., TO
PersTr: Lois J. Thomas, TO
TrOpers: Rose Ann Ledford, TOpO

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305/569-5300
(Branch of Pompano Beach)
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Judith L. Villanova, TO
Linda Darlene Jones, AsstTO

FLORIDA NATIONAL BANK
1001 20th Place
P.O. Box 850 32961-0850
305/562-8183 Tr$30 Mil
(Branch of Jacksonville)
Hd,Nb: William P. Stewart, VP&SrTO
PersTr: Ann Freeman, TO

PENNSYLVANIA TRUST COMPANY OF FLORIDA, N.A.
P.O. Box 4026, Beach Station
3003 Cardinal Drive 32960
305/231-6910
(Division of Northeastern Bancorp, Scranton, PA)
Hd: Lonas V. Ledebur, Pres

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Trust Banking Group
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305/461-6300
(Office of Orlando)
Hd: John R. Jackson, VP

West Palm Beach

ATLANTIC NATIONAL BANK OF FLORIDA
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(Trust Branch of Jacksonville)
Hd: J. H. Paulsen, II, VP&TO

FLORIDA NATIONAL BANK OF PALM BEACH COUNTY
303 First Street
P.O. Box 3046 33402
305/832-4161 Tr/o$12 Mil
(Branch of Jacksonville)
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TrOpers: Linda Parks, Mgr
Nb: Tom Bowman, VP&TO

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501 S. Flagler Drive 33401
305/833-6650
(A wholly owned subsidiary of Harris Bankcorp-Chicago)
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NCNB NATIONAL BANK OF FLORIDA
P.O. Drawer 189 33880
813/294-4411
(City Trust Office)
Hd: Kathleen O. Cress, VP&Mgr
PersTr: W. G. Freeman, VP
PersTr,Nb: A. E. Sasso, VP

SUN BANKS OF FLORIDA
Trust Banking Group
595 Cypress Gardens Blvd. 33880
813/967-4411
(Branch of Orlando)
Hd,Nb: Samuel W. Hart, VP

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BARNETT BANKS TRUST CO.,NatAssn
250 Park Avenue, P.O. Box 1000 32789
305/646-3274 Tr$250 Mil
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Nancy R. Bradford, SrTO
Rachel R. Askew, SrTO
William F. King, Jr., SrTO
TrInv: Frank A. Dwyer, TrInvO
RE: Kathryn B. Smith, TO

FREEDOM SAVINGS AND LOAN ASSOCIATION
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305/646-6351 Tr$135 Mil
Hd: James R. Muehlbauer, SrVP&SrTO
EmplBen: Patricia Hindes, TO
PersTr: John G. Lochnicht, VP&TO
CorpTr: Charles Benitez, TO
TrInv: David F. Currier, VP&TO
TrOpers: Roberta Levinson, TO
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GEORGIA

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(Affiliate of C&SNB, Atlanta)
Hd: Randy Sherrer, VP&TO

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PersTr: James D. Lanier, AsstVP&TO
TrInv,ComTrF,TrOpers: James L. Mauldin, AsstVP&TO
EmplBen,TrOpers: W. R. Stratford, VP&TO

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P.O. Box 1912 31703
912/883-5000 Tr$3.933 Mil
Hd: R. L. Farrar, Pres

TRUST COMPANY BANK OF SOUTH GEORGIA
410 Broad Ave. 31702
912-436-8421 Tr$7 Mil
Hd: Ralph Phillips, SrTO

Athens

THE CITIZENS & SOUTHERN NATIONAL BANK
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404/549-8700
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Hd: George Whitton, VP&TO

THE FIRST NATIONAL BANK OF ATHENS
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Sanders F. Hale, VP&TO

★Atlanta

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PersTr: Robert B. Rountree, VP&SrTO
CorpTr: Fran Spotts, AsstVP&TO
TrInv: Philip Larkins, VP
TrOpers: James Berrong, VP&TO
EmplBen: Suzanne Whilden, AsstVP&TO

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99 Annex 30399
404/581-2121 Tr$4.6 Bil
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TrOpers,ComTrF: Archibald Robertson, III, VP
SecurSvcs,Cust,Sfkpg: Denis McWhorter, VP
CorpTr: Anthony A. Guthrie, VP
StkTrans: Jerry W. Dawson, VP
EmplBen: Thoben F. Elrod, Jr., VP
CorpTr&InstitInvMktg: Richard Schweitzer, VP
PersTr: Larry B. Hooks, SrVP
PersTrMktg: Frank Bulloch, SrVP
INVESTMENT COUNSELING DIVISION
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Mktg: James R. Wood, SrVP

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2 Peachtree St., NW 30383
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PersTr,Nb: Eugene A. Hayes, VP
CorpTr: Julian C. Jett, Jr., VP
TrInv: David M. Parker, SrVP
ComTrF: Milton E. Miller, VP
Joseph H. Waterfill, VP
EmplBen,Nb: Raymond H. Sapp, VP
TrOpers: Kenneth P. Smith, VP
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FIRST NATIONAL BANK-BUCKHEAD
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(Branch of Atlanta)
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NATIONAL BANK OF GEORGIA
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404/586-8100 Tr$433 Mil
Hd: John H. Guess, ExecVP
PersTr: Robert H. Tolleson, GpVP&TO
CorpTr,EmplBen: A. Ray Crider, GpVP&TO
TrInv,ComTrF: Anne D. Coleman, TrInvO
TrOpers: Bette Heaberlin, VP&TO

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Peachtree Cain Tower
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404/659-3810
Fred R. Betts, RegMgr

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404/938-6400 Tr$36 Mil
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CorpTr: P. E. Ellerbee, AsstVP
TrInv: R. J. Wilson, VP
EmplBen: P. B. Barbaric, AsstVP

TRUST COMPANY BANK
P.O. Box 4655 30302
404/588-7571 Tr$3.4 Bil
Hd: Jesse S. Hall, ExecVP
PersTr: E. Larry Edison, SrVP
CorpTr,EmplBen: C. Linden Longino, SrVP
TrInv,ComTrF: Lawrence J. Trotti, SrVP
TrOpers: Thomas L. Lanier, SrVP
Nb: H. Hamilton Smith, SrVP

Augusta

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404/828-8208
(Branch of Atlanta)
Hd: Carlton S. Faulk, VP

FIRST NATIONAL BANK & TRUST CO.
801 Broad St. 30903
404/722-5311 Tr$101 Mil
Hd: H. C. McGowan, Jr., SrVP&TO

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PersTr: William D'Antignac, AsstVP&TO
Wallace M. Dorn, AsstVP&TO
Iva N. Williamson, AsstVP&TO
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EmplBen: Charles B. Thompson, III, PenTO
TrOpers: W. Robert Graybill, AsstVP&TO

Bainbridge

THE CITIZENS BANK & TRUST CO.
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Hd: R. L. Rich, Jr., Pres&TO

Brunswick

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(Branch in Jesup)
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TrOpers: Betty K. Kennedy, VP&TO
TrInv,CorpTr: William S. Burdell, Jr., VP&IO
PersTr,EmplBen: Thomas B. Clifton, Jr., TO

THE COASTAL BANK OF GEORGIA
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(Branch in St. Simons Island)
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P.O. Box 12169 30701
404/629-4531 Tr/o$5 Mil
George Crowley, UPICsh&TO
TrOpers: Mrs. Linda Ruddell, TOpO

Camilla

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912/336-5271
Hd: Joe B. Adams, Pres&TO

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Hd: W. Dan Chance, VP&TO

Cedartown

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Hd: Glenn L. Mitchell, Jr., VP&TO

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COLUMBUS BANK & TRUST CO.
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PersTr: Michael E. Turner, VP&TO
CorpTr: Alice R. Herin, AsstVP&TO
TrInv,ComTrF: John W. Walden, Jr., VP&IO
EmplBen: Don Morgan, TO
TrOpers: Dewayne Jenkins, TOpO
Nb: William M. Pickard, VP&TO
TrTax: Mial D. Stafford, VP&TO
Addie Cunningham, TO
RE: Buford King
DisBrkg: Thomas N. Austin

FIRST NATIONAL BANK OF COLUMBUS
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Hd,Inv,Nb: Douglas R. Cockrill, SrVP&TO
DirOpers,EmplBen: Charles H. Kent, VP&TO
TrOpers: Ellen L. Kerr, SrTO
CorpTr,PersTr: W. R. Luttrell, Jr., SrTO
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EmplBen,CorpTr: Mrs. Linda U. Hadley, TO
Re: E. Buford King, III, AsstVP
Admin: Mrs. Martha T. Eubanks

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PersTr,EmplBen,ComTrF,TrOpers: Kenneth L. Lancaster, TOpO
PersTr: Romayne W. Lloyd, AsstTO
RetConslt: F. S. Taylor
Tax,PersTr: Anthony D. Link, AsstTO

Cornelia

FIRST NATIONAL HABERSHAM
(Branch of Gainesville)
404/778-2115
Hd: Robert H. Stanley, VP&TO

Dalton

FIRST NATIONAL BANK
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(Branch of Atlanta)
Hd: Raymond S. Price, TO

HARDWICK BANK & TRUST COMPANY
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404/278-3030 Tr/u$1 Mil
Hd: W. Hulen Barbaree, Pres&TO
K. W. Gong, VP&AsstTO

Decatur

FIRST NATIONAL BANK-DECATUR
315 W. Ponce de Leon Ave. 30031
404/588-6608
(Branch of Atlanta)
Victor R. Page, TO
Ed. G. Cunningham, TO

Gainesville

THE CITIZENS BANK
402 Washington St. 30501
404/536-3404 Tr$9 Mil
Hd: Philip M. Rollings

FIRST NATIONAL BANK
P.O. Box 937 30503
404/535-5562 Tr$90 Mil
(Branch in Cornelia)
Hd: Thomas W. Sweet, GpVP&TO
EstAdm,PersTr,CorpTr: J. D. Baumgardner, VP&TO
TrInv,ComTrF: Peter D. Miller, VP&TO
TrOpers: Joyce Chester, TOpO
Nb: Robert H. Stanley, VP&TO
EmplBen: Wanda White, AsstTO

FIRST NATIONAL BANK OF ATLANTA
P.O. Box 978 30503
404/534-3501
(Branch of Atlanta)
Hd: Allen Payne Long, CitySrVP

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THE BANK OF GRIFFIN
P.O. Box 19 30224
404/227-1313 Tr$3 Mil
Hd: Jerry Savage, Pres

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P.O. Drawer C 30224
404/228-2714 Tr$64.8 Mil
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Richard M. Hunter, AsstVP&TO
Rosa D. Stewart, AsstTO

FIRST NATIONAL BANK OF GRIFFIN
P.O. Drawer F 30224
404/227-2251 Tr$10 Mil
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Jesup

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912/427-2011
(Branch of Brunswick)
Hd: Mary Virginia Jones, VP&TO

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404/884-6611 Tr$18.5 Mil
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Hd: James B. Parker, TO

COMMERCIAL BANK & TRUST CO.
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404/884-3371
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Nb: William M. Pickard, VP&TO

Louisville

FIRST NATIONAL BANK
P.O. Box 467 30434
912/625-7291 Tr$2 Mil
Hd: W. F. Easterlin, Jr., Pres&TO
Olin R. Jackson, ExecVP&AsstTO

Macon

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 4007 31213
912/744-6455
(Branch of Atlanta)
Hd: Don A. Pinson, VP

GEORGIA BANK & TRUST CO.
P.O. Box 29 31298
912/746-0511 Tr$25 Mil
Hd: Jack Haugabook

TRUST COMPANY BANK OF MIDDLE GEORGIA,NatAssn
P.O. Box 4248 31208
912/741-2265 Tr$125 Mil
Hd: Robert W. Greene, SrVP&TO
PersTr: Mary D. Kearnes, FVP&TO
CorpTr: William R. Jones, TO
TrInv,ComTrF,EmplBen: Dora Jean McCardel, TO
TrOpers,TDP: Franklin S. Stokes, SrTOpO
Nb: Marion H. Liles, Jr., SrTO

Marietta

THE FIRST NATIONAL BANK
P.O. Box 409 30061
404/429-3808 Tr$26 Mil
(Branch of Marietta)
Hd: Mrs. Pat Clendenen, VP
PersTr: Ann Canipe, TrRep
PersTr,TrOpers: Marge Dickey, AsstVP
CorpTr,EmplBen: Melissa Spencer, TO

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P.O. Box 409 30061
404/429-3808 Tr$30 Mil
Main Office
Hd: Larry W. Hayes, SrVP&TO
PersTr: Pat Clendenen, AsstVP
EmplBen: Melissa Spencer, AsstVP
TrOpers: Jan Elrod

Monroe

NATIONAL BANK OF WALTON COUNTY
P.O. Box 728 30655
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P.O. Box 849 31768
912/985-1120 Tr$12 Mil
Hd: William E. Plowden, Jr., VP&TO

Pelham

FARMERS BANK OF PELHAM
P.O. Box 667 31779
912/294-2691 Tr/u$1 Mil
Hd: W. Terry Palmer, Pres&TO
Wm. T. Hand, Csh,AsstTO&VP

Rome

THE FIRST NATIONAL BANK
P.O. Drawer B 30162
404/291-4421 Tr$32 Mil
Hd: Roger W. Goss, VP&TO
TrOpers,Admin: Doris C. Earle, AsstVP&TO
TrAdmin: Claude H. Saunders, AsstVP&TO

THE NATIONAL CITY BANK OF ROME, GA
P.O. Box 1193 30161
404/291-9000 Tr$45 Mil
Hd: Gregory C. Wilkes, SrVP&TO
Adm: Robert W. Steinbruegge, VP&TAdmO
TrOpers: Mrs. Betty Ayers, AsstVP&TOpO

ROME BANK & TRUST CO.
P.O. Drawer L 30161
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EmplBen: Sallie J. Wendt, TO
TrOpers: Teresa Blankenburg, TO

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Trust Division
P.O. Box 2618 83701
208/384-6750 Tr$175 Mil
(Branch in Pocatello)
Hd: Dean Buffington, VP,TO&Mgr
PersTr: John Parrish, VP&TO
CorpTr: Maggie Myers, AsstTO
TrInv,ComTrF: Rick Vycital
TrOpers: Tom Avedovech, AsstVP&TO
EmplBen: Mark Simonson, TO

IDAHO FIRST NATIONAL BANK
P.O. Box 7928 83707
208/383-7200 Tr$800 Mil
(Branches in Coeur d'Alene, Idaho Falls, Pocatello & Twin Falls)
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PersTr: Stanley K. Fornander, VP&Mgr
TrInv: Gregory L. Watson, VP&Mgr
TrOpers: Peter L. Kierland, VP&Mgr
CorpTr: Ruth L. Keeth, VP&Mgr
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208/733-1722 Tr$28 Mil
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PersTr: Helen Arnold, AsstTO
Bonnie Dodge, AsstTO
PersTr,EmplBen: Janice Stover, AsstTO
TrOpers,ComTrF: Don J. Stevens, TOpO
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ABINGDON BANK & TRUST CO.
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309/462-2222
Hd: R. C. Heiple, II, Pres

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Minerva Guinn, AsstTO

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CorpTr,TrOpers: Jean L. Herzog, TO

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618/463-2200 Tr$65 Mil
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Kay D. Null, FinAdm
Donald Healey, VP&TrInvO
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Ann Leveren, TrAdm

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815/857-3625 Tr$1 Mil
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FIRST NATIONAL BANK
P.O. Box 524 61910
217/268-4911 Tr$1 Mil
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Argenta

THE GERBER STATE BANK
P.O. Box 10 62501
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THE BANK AND TRUST COMPANY OF ARLINGTON HEIGHTS
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Anita Kraus, TO
Leonidas Mata, TO
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P.O. Box 247 60006
312/870-3500 Tr$12 Mil
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TrOpers: James E. Polites, Jr., TOpO

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STATE BANK OF ARTHUR
P.O. Box 245 61911
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ATWOOD STATE BANK
131 N. Main St. 61913
217/578-2221
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Auburn

STATE BANK OF AUBURN
P.O. Box 100 62615
217/438-6114 Tr$1 Mil
Hd: Marceau Criquelion, ExecVP&TO

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AURORA NATIONAL BANK
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312/897-8494 Tr$34 Mil
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TrInv: F. James Schlag, TO
ComTrF: Jacquelyn Foerster, AdmAsst

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TrInv,ComTrF: Joel Binder, VP&IO
EmplBen: B. R. Kreiter, SrVP
Form: Chris Hankes
Taxes: Marian German, TO

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37 S. River St. 60507
312/892-0202 Tr$125 Mil
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TrInv: Russell J. Feltes, TrInvO
EmplBen: Michael D. McGrath, AsstTO
PersTr: Sharon L. Law, AsstTO

Barrington

FIRST NATIONAL BANK & TRUST CO.
104 S. Cook St. 60010
312/381-4000 Tr$135 Mil
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Est,PersTr: Frank W. Bauer, AsstVP&TO
TrInv: Melinda Wilcox, IO
TrOpers: Frank J. Phillips, AsstVP&TOpO
LandTr: Karissa Swanson, LandTrAdm
LandTr: Jan Dent, LandTO
TrInv,EmplBen: Richard J. White, IO
PersTr: John M. Muchoney, TO

Batavia

BATAVIA BANK
18 E. Wilson St. 60510
312/879-5200 Tr$2 Mil
Hd: Marilyn K. Anderson, VP&TO
TrOpers: Sandy Swanson

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155 W. Wilson St. 60510
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PersTr,TrOpers,Nb,TDP: Elaine Sampson

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815/692-2369 Tr$10 Mil
Hd,TrInv,Nb: J. W. Gerber, Pres&TO
PersTr,CorpTr,EmplBen,TrOpers: J. H. Munz, AsstTO

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$8 Mil
Hd: Kenneth Ward

WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr/o$3 Mil
Hd: C. A. French, Pres&TO

Fairview Heights

MIDAMERICA BANK & TRUST CO. OF FAIRVIEW
Rt. 50 At State Rt. 159 62208
618/397-7200
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, Jr., VP&TO
Nb: James R. Cavataio, TO&FinConslt
TrInv: Clark G. Davis, SrVP&TrInvO
EmplBen: Gerald R. Grodeon, SrVP&PenTO
Kay D. Null, TO&FinAdm
Robert M. Yoffie, TO&FinConslt

Farmer City

FARMER CITY STATE BANK
P.O. Box 200 61842
309/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Flanagan

FLANAGAN STATE BANK
61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/o$3 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers: Roy F. Stine, TO
PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

FIRST NATIONAL BANK OF FREEPORT
101 W. Stephenson St. 61032
815/233-3620
Hd: Kenneth A. Urban, SrVP&TO
TrOpers,AccAdm: Jill C. Resnick, TO
EmplBen: Paul W. Lindvall, TO
AccAdm: Diane Hattery, AsstTO

STATE BANK OF FREEPORT
P.O. Box 30 61032
815/235-5151 Tr$40 Mil
Hd: Thomas R. Schulz, VP&TO
PersTr: Stephen R. Kroeger, AsstTO
TrInv: Milo I. Goldhagen, AsstVP&TrInvO

Galena

GALENA STATE BANK & TRUST CO.
216 S. Commerce St. 61036
815/777-0663 Tr$1 Mil
Hd: Jerry L. Murdock, ExecVP&TO
Lois Jean Wienen, AsstTO

Galesburg

BANK OF GALESBURG
P.O. Box 790 61401
309/343-4141 Tr$10 Mil
Hd: Shawn A. Welch, SrTO

FARMERS & MECHANICS BANK
21 East Main St. 61401
309/343-7141 Tr$10 Mil
PersTr,TrOpers: Joan Peck, AsstTO
Farm: Wayne A. Billingsley, VP

FIRST GALESBURG NATIONAL BANK & TRUST CO.
200 E. Main St. 61401
309/342-4112 Tr$62 Mil
Hd,CorpTr,EmplBen: R. L. Smallwood, VP&TO
PersTr: Judy Konecki, TO
PersTr: Sidney Brady, TO
TrInv,ComTrF,TrOpers: Charles A. Linn, VP&TrInvO
Farm: Raymond Kreig, VP&FM

Geneseo

CENTRAL TRUST & SAVINGS BANK
P.O. Box 89 61254
309/944-5601 Tr$14 Mil
Hd: Jack K. Austin, VP&TO

Geneva

FIRST NATIONAL BANK OF GENEVA
21 N. Third St. 60134
312/232-6700 Tr$32 Mil
Hd: Michael V. Smith, VP&TO
TrOpers: Robert L. Zeller, AsstVP
LandTr: Sally J. Gossman, LandTrO

STATE BANK OF GENEVA
P.O. Box 108 60134
312/232-3230 Tr$8 Mil
Hd: Gary L. Moline, VP&TO

Germantown

GERMANTOWN TRUST & SAVINGS BANK
601 Main St. 62245
618/523-4202 Tr$2 Mil
Hd: James R. Lampe, TO
Coleen Sonroeder, AdmAsst

Gibson City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 231 60936
217/784-4206 Tr/u$1 Mil
Hd: Robert D. Knapp, ExecVP&TO

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr$3 Mil
Hd: Larry D. Thorpe, ExecVP&TO

Girard

STATE BANK OF GIRARD
202 West Center St. 62640
217/627-2112
Hd: Larry J. Tucker

Glen Ellyn

DU PAGE BANK & TRUST CO.
466 Main St. 60137
312/469-6000 Tr$13 Mil
Hd,PersTr: George C. Larsen, VP&TO
TrOpers: Yvonne Nelson, AsstTO

Glenview

GLENVIEW STATE BANK
800 Waukegan Rd. 60025
312/729-1900 Tr$26 Mil
Hd,Nb: Kenneth H. Cooke, VP&TO
PersTr,Est: Myra Firishchak, TO
LandTr: Alice Hansen, AsstTO
TrOpers: Karen Rounsfull

Granite City

FIRST GRANITE CITY NATIONAL BANK
1960 Edison Ave. 62040
618/451-5421
Hd: John H. Tallgren, VP&TO
TrOpers: Laveeda Knobbe, AsstTO

GRANITE CITY TRUST & SAVINGS BANK
1909 Edison Ave. 62040
618/876-1212 Tr$18 Mil
Hd: R. J. Hildebrand, VP&TO
M. Thornton, AsstTO

ILLINOIS (Cont'd)

Graymont

STATE BANK
P.O. Box 53 61743
815/743-5951 Tr$1.8 Mil
Hd: Lyle E. Leach, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
119 S. Middle St. 62844
618/375-2261 Tr$2 Mil
Hd: Maurice Elder, TO

Greenfield

FARMERS STATE BANK
Walnut & Main Sts. 62044
217/368-2171 Tr/u$1 Mil
Hd: Robert A. Narmont

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr$3 Mil
Hd: Frank R. Joy, SrVP&TO
FIRST BANK & TRUST CO. IN GREENVILLE
P.O. Box 340 62246
618/664-1111 Tr$2 Mil
Hd: W. Wayne Robertson, Pres&TO
TrOpers: Vesper Marti, AsstTO

Gridley

FIRST BANK & TRUST CO. OF GRIDLEY
P.O. Box 988 61744
309/747-2100 Tr$1 Mil
Hd,PersTr,TrInv,Nb: Bob McNamara, TO
CorpTr,TrOpers,Nb: Jim Hanfland, AsstTO

Hammond

STATE BANK OF HAMMOND
P.O. Box 128 61929
217/262-3093 Tr$12 Mil
Hd: P. R. Willey, Pres&TO

Hanover Park

FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
1400 Irving Park Road 60103
312/837-2700
Hd: John J. Hays, Jr.

Harvard

FIRST STATE BANK
P.O. Box 249 60033
815/943-6441 Tr/u$1 Mil
Hd: Joseph L. Crabb, Pres&TO
Shirley Sweatman, Csh&VP
Mel Hinterlong, ExecVP&AsstTO
HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$2.2 Mil
Hd: C. H. Maddox, Pres&TO

Harwood Heights

PARKWAY BANK & TRUST CO.
4800 N. Harlem Ave. 60656
312/867-5600 Tr/o$5 Mil
Hd: Berthold H. Schreiber, VP&TO
Rosemary Galluzzo, AsstTO&AsstSec
Diane Y. Peszynski, AsstTO

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Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$12 Mil
Hd: F. S. Cook, Jr., Chm&TO
STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr$2 Mil
Hd: James Frazee, TO
Darrel Hilst, ExecVP&TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$5.5 Mil
Hd: Ed Goodwin, ExecVP&TO
Mildred Nielson, AsstTO

Hickory Hills

BANK OF HICKORY HILLS
7800 West 95th St. 60457
312/598-7400 Tr$7 Mil
Hd,EmplBen,TrOpers: Gary R. Bertacchi, AsstTO
Nb: Mark C. Randall, SrTO

Highland

FARMERS & MERCHANTS BANK
1223 Broadway 62249
618/654-4511, Ext. 205 Tr$20 Mil
Hd: Larry L. Essenpreis, VP&TO
Fred M. Schneider, TrAdm
FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$7 Mil
Hd: Mildred Weidner, TO

Highland Park

FIRST NATIONAL BANK
513 Central Ave. 60035
312/432-1800
Hd: William L. Eifrig, SrVP
TrInv: William M. Bayuk, VP
TrInv: William Ryan, VP
PersTr: Mary D. White, VP

Hinsdale

HINSDALE TRUST SERVICE OFFICE
(Trust Service Office of LaGrange Bank & Trust)
5 N. Lincoln 60521
312/579-4426 Tr$65 Mil
Hd: George H. Starmann, III, SrVP

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
Hd: William J. Murphy
TrOpers: Judith A. Graham, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr$5 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Connie Fenwick, AsstCsh&TO

Itasca

ITASCA BANK & TRUST
308 Irving Park Rd. 60143
312/773-0350 Tr$6 Mil
Hd: Jack E. Mensching
TrCoun: Jules V. Meyering

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/245-5151 Tr$34 Mil
Hd: Charles D. Ransdell, VP
Matthew A. Smith, TO
Farm: Douglas J. Thompson, AsstVP&FM
Allan Worrell, FM
Jane E. Doyle, TO
Kris Boes, TrAsst
THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$40 Mil
Hd: Robert E. Linde, VP&TO
Farm: James A. Middendorf, FM&AsstTO
TrInv: Richard R. Hudson, TO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117-121 South State St. 62052
618/498-2151 Tr$6 Mil
Hd: Donald D. Durbin, TO
EmplBen: Sonja Shaw, AsstTO

Joliet

FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/o$85 Mil
Hd: Wayne Huffman, VP&TO
TrOpers: James Alexa, AsstVP&TO
Mary Ann Wurtzberger, TO
LOUIS JOLIET BANK & TRUST CO.
1812 W. Jefferson St. 60436
815/725-5111 Tr$10.6 Mil
Hd: John P. Sternisha, VP&TO
Robert L. Porter, Pres&TO
NATIONAL BANK OF JOLIET
121 N. Chicago St. 60431
815/723-0683 Tr$11.5 Mil
Hd: Michael D. Wimberly, VP&TO
TrOpers: Karen Rodriguez
UNION NATIONAL BANK & TRUST CO. OF JOLIET
50 W. Jefferson 60431
815/727-6020 Tr$130 Mil
Hd,TrInv: Paul E. Gantzert, VP&SrTO
PersTr,EmplBen: H. Dale Hartman, VP&TO
PersTr,LandTr: Judith M. Holmes, TO
PersTr: Ronald J. Erjavec, VP&TO
TrOpers: Diane C. Rolf, TO
EstPlng: Patricia J. Stalzer, TO

Jonesboro

FIRST NATIONAL BANK
Public Square 62952
618/833-5613 Tr/u$1 Mil
Hd: Tirzah Tweedy

Kankakee

CITY NATIONAL BANK
189 E. Court St. 60901
815/937-3687 Tr$65 Mil
Hd: Mark F. Polzin, SrVP&SrTO
TrOpers: Jean Green, TOpMgr
PersTr: D. C. Mitchell, TrAdm
TrInv: C. D. Lindokken, IO
EmplBen: Michael T. Regas, TrAdm
EstAdmin: R. R. Chaplinski, TO
FIRST BANK OF MEADOWVIEW
Meadowview Shopping Ctr. 60901
815/935-7000
Hd: Donald V. McCann
FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr Np
Hd: Peter J. Porter, VP&TO
PersTr: Elsdon L. Maynard, AsstVP&TO
TrOpers: Steve Ortman, AsstTO
J. R. Tate, FM
Steven Wirth, FM
Billy Treece, FM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Michael O. Kern, Pres&TO

Kempton

KEMPTON STATE BANK & TRUST
60946
815/253-6271 Tr/u$1 Mil
Hd: David D. Travis, Pres&TO

La Grange

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700 Tr$14 Mil
Hd,PersTr,CorpTr: Joachim J. Brown, TO
TrOpers: Cynthia T. Sikora, TOpO
LA GRANGE BANK & TRUST COMPANY
14 S. La Grange Rd. 60525
312/579-4462 Tr$80 Mil
(Trust Service Office in Hinsdale)
Hd: George H. Starmann, III, SrVP&TO
H. Susan Jones, VP
Irene O'Connor, VP
George Norton, VP
Robert J. Bennett, VP
Ed Maraz, VP
Judith French, TO
Judy Lane, IO

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300 Tr$10 Mil
Hd: F. G. Bichl, Jr., ExecVP&TO
Marjorie Utz, AsstTO
LA SALLE STATE BANK
P.O. Box 462 61301
815/223-8800 Tr$4.4 Mil
Hd: E. J. Stuppy, TO
D. Lawler, AsstTO&VP

Lake Forest

FIRST NATIONAL BANK
265 E. Deerpath 60045
312/234-5100 Tr$150 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, TrInvO
TrOpers: Donald Barnes, TOpO
TrTax: Richard Ferris, AsstVP&TO
EmplBen: Gerald Hoffman, TO
EstAdmin: John M. Hares, VP
PersTr: Ronald Eich, AsstVP
Ronald Hoaglund, TO
Mary Ann Hartwick, TO
LandTr: Ronald L. Kilgus, TO
Peggy A. Peters, TO

Lansing

BANK OF LANSING
3115 Ridge Road 60438
312/474-6161 Tr$4.5 Mil
Hd: Gary J. Irwin, TO
FIRST NATIONAL BANK
Ridge Road at Roy St. 60438
312/474-1300 Tr$22.5 Mil
Hd: Thomas C. Cornwell, VP&TO

Lawrenceville

LAWRENCEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 597 62439
618/943-3336
Hd: James E. Oberts, Pres&TO
TrOpers: Barbara J. Boyer, AsstTO

Lebanon

MIDAMERICA BANK & TRUST CO. OF LEBANON
P.O. Box 127 62254
618/537-4428
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, Jr., VP&TO
TrInv: Clark G. Davis, SrVP&TrInvO
TrOpers: George W. Wolfslau, Pres-Asst&TO
TrPen,EmplBen: Gerald R. Grodeon, SrVP&TO
Nb: James R. Cavataio, TO&FinConslt
Donald A. Healey, VP&IO
Kay D. Null, TO&FinAdm
Robert M. Yoffie, TO&FinConslt

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911 Tr/o$1 Mil
Hd: James M. Killian, VP&TO
TrInv: Glenn Kemp, Pres

Lincoln

FIRST NATIONAL BANK IN LINCOLN
303 S. Kickapoo St. 62656
Hd: James Walden, VP&TO
James H. Orr, VP,Csh&TO
STATE BANK
508 Broadway 62656
217/735-5551 Tr$6 Mil
Hd: Elton V. Huntington, TO

Litchfield

LITCHFIELD BANK & TRUST CO.
P.O. Box 386 62056
217/324-3935 Tr/o$3 Mil
Hd: Joann H. Anderson, TO
EmplBen: Arnold R. Birkenkamp, VP&AsstTO
FmMgr: Frank Whitlock, AsstCsh

Lockport

HERITAGE FIRST NATIONAL BANK OF LOCKPORT
814 State Street 60441
815/838-0252
Hd: Cynthia A. Conachen, TO
Donna J. Wroblewski, AsstTO

Lombard

STATE BANK OF LOMBARD
(Land Trusts Only)
211 W. St. Charles Rd. 60148
312/627-3100 Tr/u$1 Mil
Hd: Frank P. Novel, ExecVP&TO
WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200 Tr$15 Mil
Hd: George E. Batten, VP&TO

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313 Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP,Csh&AsstTO

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Lyons

BANK OF LYONS
8601 W. Ogeden Ave. 60534
312/447-5600
Hd: Donald S. Forst, TO

Macomb

CITIZENS NATIONAL BANK
127 S. Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,CorpTr,
DisBrkg: Lyle L. Dake, VP&TO
PersTr,Prob,Nb: Allen S. Worsley, AsstTO
TrOpers: Alice Thorman, AsstTO
Farm: C. C. Spencer, AsstVP&FM
Mark T. Kettlekamp, VP&FM
Nancy Dobey, AsstCsh
UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111 Tr$15 Mil
Hd,PersTr,EmplBen,TrOpers: Herbert L. Strong, VP&TO
CorpTr,TrInv,Nb: Victor J. Henson, AsstTO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3289
Hd: E. A. P. Hutchison, Pres&TO
TrOpers: Louise N. Luhtala, VP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236 Tr$1 Mil
Hd: C. P. Ackman, VP&TO

Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392 Tr$1 Mil
Hd: Dale H. Murphy, Pres
FIRST NATIONAL BANK
215 N. Michigan Ave. 62441
217/826-6311 Tr$1.5 Mil
Hd: Wayne Evans, TO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: D. T. Macey
B. R. Calvert, AsstTO
D. R. Romines, AsstTO

Mascoutah

FIRST NATIONAL BANK
121 E. Main St. 62258
618/566-2333
Hd: Don Schaack, Pres&TO
Walter W. Butler, Chm&AsstTO
TDP: Michael Karnes
MIDAMERICA BANK & TRUST CO. OF MASCOUTAH
9 E. Main St. 62258
618/566-2131
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, VP&TO
TrInv: Clark G. Davis, SrVP&TO
Nb: James R. Cavataio, TO&FinConslt
Pens: Gerald R. Grodeon, SrVP&TO
Kay D. Null, TO&FinAdm
Robert Yoffie, TO&FinConslt
George W. Wolfslav, TO

ILLINOIS (Cont'd)

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 685 61938
217/234-6434 Tr$25 Mil
Hd: Malcolm F. O'Neill, VP&TO
CorpTr,TrOpers: Ralph L. Ingram, AsstTO
ComTrF: Monya Russell, Sec
Farm: Steven L. Johns, FM
Brenda Hedricks, Sec

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 562 61938
217/234-7454 Tr$39 Mil
Hd: Clark W. Brogan, VP&SrTO

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$5 Mil
Hd: Nancy K. Kelley, VP&TO

Mazon

MAZON STATE BANK
North & Depot Sts. 60444
815/448-2102 Tr$1 Mil
Hd: Robert W. Breisch, TO
TrOpers: Leonora Walker, AsstTO

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$25 Mil
Hd: Robert B. Schneider, VP&TO
TrOpers: Eloise Benes, AsstTO

Melrose Park

MELROSE PARK NATIONAL BANK
17th Ave. & Lake St. 60160
312/681-8600 Tr$15 Mil
Hd: Barbara J. Karg, VP&TO
Joanne M. Pievitz, AsstVP&TO

Mendota

FIRST STATE BANK
706 Washington, P.O. Box 250 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Harold Hitchins, Pres
TrOpers: Mary Sterchi, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$5 Mil
Hd: R. W. Dempster, Pres&TO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres

THE NATIONAL STATE BANK
401 Ferry St.
P.O. Box 529 62960
618/524-9316 Tr/u$2 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP&AsstTO

Milford

CITIZENS STATE BANK
36 East Jones St. 60953
815/889-4131 Tr/u$1 Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb: James Cross, ExecVP
ComTrF,TrOpers: Dennis Neal, VP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Woodrow Baltz, VP&TO

Minier

FIRST FARMERS STATE BANK OF MINIER
206 W. Central Ave. 61759
309/392-2623
Hd: Bruce Otto, AsstTO

Minonk

MINONK STATE BANK
P.O. Box 155 61760
309/432-2552 Tr$2 Mil
Hd,PersTr: Donald Henegar, TO&Csh
Steven O. Riley, VP&AsstTO

Moline

FIRST NATIONAL BANK OF MOLINE
501 15th St. 61265
309/757-8460 Tr$67 Mil
Hd,EmplBen,Nb: Joseph Van Hooreweghe, VP&TO
PersTr,CorpTr,TrInv,ComTrF: D. C. Van DeWiele, VP&TO
TrInv,ComTrF,EmplBen,Nb: Bryant Goodall, TrInvO
TrOpers: L. D. Dellitt, TOpO&AsstCsh
Nixola A. Barnes, AsstTOpO

MOLINE NATIONAL BANK
506 15th St. 61265
309/797-7600 Tr$356 Mil
Hd,PersTr,Nb: Gerald W. Saunders, SrVP&TO
TrInv,EmplBen,PersTr: Frank Budinscak, VP&TrInvO
TrInv,Nb,PersTr: John D. Martin, VP&TrInvO
TrInv,ComTrF,PersTr: John H. McCraney, VP&TrInvO
TrOpers,Est: Terry Finley, VP&TO
RE,GTO,PersTr: Dennis Norling, VP&TO
TrInv,PersTr,Admin: Charles A. Peterson, AsstVP&TO
Admin,PersTr: Dorris Adams, AsstVP&TO
GTO,Admin: Vivian Hammerberg, AsstVP&TO
Opers,Est: Marlene Prosser, AsstVP&TO
Admin: Thomas Gayan, TO
Admin: Mary Watkins, TO
TxO: Carol Peterson, AsstTO

Momence

PARISH BANK & TRUST CO.
P.O. Box 228 60954
815/472-2676
Hd: Larry L. Heninger, VP&TO

Monmouth

NATIONAL BANK OF MONMOUTH
100 E. Broadway 61462
309/734-7981 Tr$15 Mil
Hd: Frederick H. Stanton, TO

Monticello

FIRST STATE BANK
201 W. Main St. 61856
217/762-9431 Tr/u$1 Mil
Linda J. Ayers, TO

NATIONAL BANK OF MONTICELLO
P.O. Box 391 61856
217/762-2111 Tr$10 Mil
Hd,Nb: J. D. Gard, TO
William E. Max, AsstTO
Ceal Houser, TrAdm

Morris

THE FIRST NATIONAL BANK OF MORRIS
P.O. Box 590 60450
815/942-0121 Tr$5 Mil
Hd: Edward W. Bozett, VP&TO
TrOpers: Sharon Mickelson, AsstTO

GRUNDY COUNTY NATIONAL BANK
201 Liberty St. 60405
815/942-0130 Tr$12 Mil
Hd: James H. Tannenbaum, VP&TO

Mt. Carmel

BANK OF MT. CARMEL
P.O. Box 33 62863
618/263-3833
Hd: Gene Guisewite, Pres&TO

SECURITY BANK & TRUST CO.
P.O. Box 193 62863
618/262-8687 Tr$7 Mil
Hd: James P. Dawson, TO

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
815/734-4116 Tr$2 Mil
Hd: Helen Borneman, TO
Glenn Bevington, AsstTO

Mt. Prospect

FIRST NATIONAL BANK OF MT. PROSPECT
Land Trusts
P.O. Box 319 60056
312/392-1600
Harold R. Pehlke, Pres&TO
Elizabeth C. Schlaver, AsstVP&TO

MT. PROSPECT STATE BANK
P.O. Box 279 60056
312/398-4131 Tr$40 Mil
Hd: Peter D. Walter, VP&TO
TrAdmin: Paul M. Greene, TO

Mt. Vernon

FIRST BANK & TRUST CO.
P.O. Box 1149 62864
618/242-6521 Tr$10 Mil
Hd: David E. Busby, SrVP&TO
Darla Wilks, AsstTO

SECURITY BANK & TRUST CO.
119 N. Main and Ninth Sts. 62864
618/242-4000 Tr$12 Mil
Hd: Douglas G. Small, TO
James B. Kelley, AsstTO

Murphysboro

THE CITY NATIONAL BANK
1301 Walnut St. 62966
618/684-3191 Tr$4.4 Mil
Hd: Gary T. Miller, TO
Arlene Brown, AsstTO

FIRST BANK & TRUST CO. OF MURPHYSBORO
P.O. Drawer 219 62966
618/687-1711 Tr$1.5 Mil
Hd: Barbara J. Doherty, TO
TrOpers: Linda L. Holmes, AsstTO

Naperville

BANK OF NAPERVILLE
503 N. Washington St. 60566
312/420-3512
Hd: G. K. Pilkenton, VP&TO

NAPERVILLE NATIONAL BANK & TRUST CO.
P.O. Box 210 60566
312/355-8800 Tr/o$15 Mil
Hd: Richard F. Condon, VP&TO
TrOpers: Ann S. Boecker, TrAdmO
Elizabeth A. Sperry, TOpO

New Berlin

WARREN-BOYNTON STATE BANK
P.O. Box 8 62670
217/488-6091 Tr/u$1 Mil
Hd: Robert Pfeffer, Pres&TO

New Lenox

NEW LENOX STATE BANK
110 West Maple Street 60451
815/485-7500 Tr$1.7 Mil
PersTr,ComTrF,TrOpers: Jo Ann Gleason
TrInv,Nb: Gary Orler

Newton

FIRST NATIONAL BANK
P.O. Box 32 62448
618/783-8411
Hd: Maurice D. Farmer, Pres&TO
Delane S. Cleaver, ExecVP&AsstTO

Niles

DEMPSTER PLAZA STATE BANK
8720 Dempster St. 60648
312/298-3300
LandTr: Margaret L. Urban, TO

Normal

FIRST NATIONAL BANK OF NORMAL
210 Broadway 61761
309/452-1171 Tr$8.42 Mil
Hd,PersTr,CorpTr: Melvin D. Schultz, VP&TO
Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

Northbrook

NORTHBROOK TRUST & SAVINGS BANK
1200 Shermer Rd. 60062
312/272-2000 Tr$10 Mil
John R. Gunnarson, VP&TO
Fern N. Kutok, LandTO

Oak Brook

OAK BROOK BANK
2021 Spring Road 60521
312/654-1050 Tr$15 Mil
Hd: Laura Van Eerden, TO
Charles E. Morris, AsstTO
Glen Krietsch, AsstTO

Oak Park

AVENUE BANK & TRUST CO. OF OAK PARK
104 N. Oak Park Ave. 60301
312/383-5400 Tr$43 Mil
Hd: Frank J. Roth, VP&TO
William E. Tierney, TO
Susan L. Trage, TO

OAK PARK TRUST & SAVINGS BANK
Village Mall Plaza 60301
312/383-1000 Tr$150 Mil
Hd,Nb: J. Terence Gallagher, SrVP&TO
TrInv,ComTrF: Frederick L. Hennings, VP
PersTr,Prob: Terry G. Beaudry, VP&TO
EmplBen,CorpTr: Jill Lynn Vihtelic, TO
TrOpers: Mrs. Patricia C. Crowe, AsstVP&TO

SUBURBAN TRUST & SAVINGS BANK
840 S. Oak Park Ave. 60304
312/848-6700 Tr$20 Mil
Hd: Christopher R. Joyce, SrVP&TO
PersTr,TrOpers: Ramona Zavattaro, AsstTO
LandTr: Rac Matthieu, AsstTO

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FIRST BANK & TRUST COMPANY OF O'FALLON
200 South Lincoln Ave. 62269
618/632-3664 Tr$2 Mil
Hd: Helen Nichols, TO
Donna Kloustermeyer, AsstTO
TrCommittee: Irma Meckfessel, VP
John K. Rohleder, ChrnBd
Mike Jackson, VP

Ogden

THE FIRST NATIONAL BANK
East Ave. & Broadway 61859
217/582-2175 Tr$1 Mil
Hd: James L. Myers, Pres&SrTO
Carolyn J. Sadler, VP&TO

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$2 Mil
Hd,PersTr,CorpTr: Fred Newton, Jr., SrVP&TO

OLNEY TRUST BANK
P.O. Box 158 62450
618/395-4311 Tr$10 Mil
Hd: Lawrence J. Weber, Pres&TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 41 & 66 Tr$15 Mil
Hd: George J. Spiros, VP&TO
Antoinette C. Watson, AsstTO

Palatine

FIRST BANK & TRUST CO.
35 N. Brockway 60067
312/358-6262 Tr$25 Mil
Hd,TrInv,Nb: Robert G. Hershenhorn, Chm&TO
PersTr: Gloria Richiardi, AsstTO
CorpTr: James A. Drysdale, AsstTO
TrOpers: Ann Tylman, AsstTO

PALATINE NATIONAL BANK
P.O. Box 39 60067
312/359-1070 Tr$25 Mil
Hd: Colleen K. Hubler, TO

Palestine

FARMERS STATE BANK
62451
618/586-5201 Tr/u$1 Mil
Hd: Owen M. Landrith, Pres&TO
Judith K. Adams, VP&TO

Palos Heights

PALOS BANK & TRUST CO.
12600 South Harlem Ave. 60463
312/448-9100 Tr$1.8 Mil
Hd: Jody Lowenthaly, AsstTO
TrDept: Jeffrey C. Scheiner, AsstTO
TrOpers: Toni Bauman, TrMgr

Paris

CITIZENS NATIONAL BANK
110 W. Court St. 61944
217/465-7641 Tr/o$25 Mil
Hd: W. L. Milbourn, Pres&TO
PersTr,TrInv,TrOpers,Nb: H. V. Deffenbaugh, VP&TO

EDGAR COUNTY BANK & TRUST CO.
101 W. Wood 61944
217/465-4154
Hd: William B. Dennis, TO

Park Ridge

CITIZENS BANK & TRUST CO.
1 South Northwest Hwy. 60068
312/399-4100 Tr$150 Mil
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PersTr: Jerry Anderton, AsstVP
TrInv: Merton E. Sarvay, VP&TrInvO
EmplBen: Karl H. Seesser, AsstVP
TrOpers: Catherine McCarthy
Nb: John E. O'Loughlin, TO

FIRST STATE BANK & TRUST CO. OF PARK RIDGE
(Land Trust Only)
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PersTr: Robert Chodill, AsstTO
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BANK OF PECATONICA
P.O. Box 430 61063
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PersTr: Berry Loveall, AsstTO
PersTr: Erin Steinharser, AsstTO

Pekin

FIRST NATIONAL BANK & TRUST CO.
111 N. 6th St. 61554
309/347-7781 Tr$14 Mil
Hd: Alice M. Hudson, TO

HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-1131 Tr$32 Mil
Hd,TrInv,EmplBen: F. Michael Schaefer, VP&TO
Prob,PersTr: James A. Ligon, TO

Peoria

COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5000 Tr$483 Mil
Hd: Bruce F. Snyder, SrVP
PersTr: Hayne Ellis, III, VP
PersTr: David H. Welch, VP
Prob: Howard P. Gallatin, VP
TrInv: Ted T. Dahl, VP
ComTrF,EmplBen,Nb: Douglas S. Stewart, VP
TrOpers: James H. Hawkins, VP
Tax: Martha L. Snyder, TrTaxO

FIRST NATIONAL BANK OF PEORIA
P.O. Box 809 61601
309/676-1311 Tr$211 Mil
Hd: Wayne W. Ayers, VP&SrTO
PersTr,Nb: C. Richard Gillett, VP
TrInv,ComTrF: August Gureno, AsstVP
EmplBen: Bernard R. Filzen, AsstVP
TrOpers: Julia A. Anderson, TO

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$180 Mil
Hd: Dale L. Sielaff, VP&SrTO
PersTr: Richard E. Firebaugh, AsstVP&TO
CorpTr: Lynn M. Diveley, AsstTO
Prob: Betty L. Meyers, TO
TrInv: Stephen C. Johnson, VP&TrInvO
Taxes,Plng: Margaret A. Mistic, AsstVP&TO
EmplBen: Michael J. Crecco, AsstVP&TO
TrOpers: Pamela J. Giger, AsstTO

THE NORTHWEST BANK OF PEORIA
P.O. Box 3678 61614
309/686-6133 Tr/u$1 Mil
Hd: G. H. Clausen, ExecVP&TO

SOUTH SIDE TRUST & SAVINGS BANK
2119 S. Adams St. 61602
309/676-0521 Tr$7.2 Mil
Hd: Rolla P. Godfrey, VP&TO

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P.O. Box 409 61354
815/223-0214
Hd: Harold L. Simkins, Pres&TO
Joan Mankowski, VP&AsstTO

Petersburg

FIRST NATIONAL BANK
P.O. Box 299 62675
217/632-7716 Tr$2 Mil
Hd: Randall A. Killebrew, Pres&TO

NATIONAL BANK OF PETERSBURG
P.O. Box 70 62675
217/632-3241 Tr$2 Mil
Hd: Phillip H. Deverman, VP&TO

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STATE BANK OF PIPER CITY
4 E. Peoria 60959
815/686-2258 Tr/u$1 Mil
Hd: Dennis R. Smith, Pres&TO
Marjorie Borgmann, AsstTO

Pittsfield

FIRST NATIONAL BANK
P.O. Box 498 62363
217/285-2176, Ext. 33-34 Tr$7 Mil
Christine Hannant, TO

Pontiac

BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$10 Mil
Hd: Richard M. Winters, ExecVP&TO
Myron L. Otto, VP&TO
Wayne Taylor, VP&AsstTO

PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$22 Mil
C. Dean Easton, Pres&TO
Richard Hiatt, VP&AsstTO
Marcia E. Cox, AsstTO
Farm: John Perring, SrVP&FM
Don Lambert, AsstFM

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$29 Mil
Hd: Peter F. Taft, VP&TO
TrInv: Mildred A. Eckstrom, AsstTO
TrOpers: Wanda Nelson, AsstTO

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$12.1 Mil
Hd: Perry E. Fishel, SrVP&TO
TrOpers: Thelma Beall, AsstVP

Princeville

PRINCEVILLE STATE BANK
P.O. Box 8 61559
309/385-4375 Tr/u$1 Mil
Hd: Jeanne McCoy, TO

Quincy

FIRST NATIONAL BANK AND TRUST CO. OF QUINCY
1201 Broadway 62301
217/223-4656 Tr$25 Mil
Donald K. Gnuse, Pres&TO
Carmen Walch, AsstTO
Elenora Williams, AsstTO

ILLINOIS STATE BANK
6th & Hampshire St. 62301
217/228-6200 Tr$35 Mil
Frank R. McFarland, VP&TO
Audrey K. Viar, AsstTO

MERCANTILE TRUST & SAVINGS BANK
440 Maine St., P.O. Box 371 62301
217/223-7300 Tr$75 Mil
Hd: Sidney D. Crouch, VP&TO
Paul A. Zeman, TO

STATE STREET BANK & TRUST CO.
801 State St. 62301
217/223-6480 Tr$15 Mil
Hd: Steve Akers, AssVP

Rantoul

BANK OF RANTOUL
201 East Champaign
P.O. Box 67 61866
217/892-2143 Tr$4 Mil
Hd: Larry E. Harshbarger, Pres&TO
Ray Uken, AsstTO

River Forest

RIVER FOREST STATE BANK & TRUST CO.
7727 Lake St. 60305
312/771-2500 Tr$4 Mil
Hd,TrOpers: Ann C. Calathas, TO

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666
Hd: Gregory P. Meador, VP&TO
Jan Evans, AsstTO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679A 62454
618/544-8686 Tr$5 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: James W. Lane, VP&TO
TrInv: David Musgrave, Pres&TO
TrOpers: Donald Winterrowd, SrVP&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Highway 61068
815/562-5571 Tr$2 Mil
Hd: Theodore L. Tiltor, VP&TO

Rock Falls

ROCK FALLS NATIONAL BANK
P.O. Box 351 61071
815/625-0520
Hd: Richard J. Stinson, VP&TO

Rock Island

FIRST NATIONAL BANK
Second Ave. & 17th St. 61201
309/793-9321 Tr$85 Mil
Hd,TrInv,ComTrF: W. R. Hefter, SrVP&TrInvO
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J. M. Miller, TO
PersTr,EmplBen,Est,Nb: A. B. Sheets, TO
TrOpers,PersTr: K. S. Speck, TO
PersTr,EmplBen: J. J. Caffery, TO

THE ROCK ISLAND BANK
230 18th St.
P.O. Box 8 61201
309/794-1120 Tr$46 Mil
Hd: Jack L. Leiby, AsstVP&TO
TrInv: John E. Miller, Pres

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Admin: Jay R. Maddox, VP&TO
Admin&RE: Lillie L. Rude, TO
TrInv: Robert J. Meuleman, SrVP-Inv
TrOpers: Shirley Faerber, TO

CITY NATIONAL BANK & TRUST CO.
1100 Broadway, P.O. Box 1628 61110
815/968-3761 Tr$43 Mil
Hd,PersTr,CorpTr,Nb: Lee R. Mayer, VP&TO
TrInv,ComTrF: Richard L. Johannsen, VP&InvO
EmplBen: Marcia L. Mueller, AsstTO
TrOpers: Marion Maire, OpersSupv

FIRST NATIONAL BANK & TRUST CO.
401 E. State St. 61101
815/962-3771 Tr$200 Mil
Hd: Kenneth J. Roeh, ExecVP&TO
PersTr: George Wallace, VP
TrInv: Robert D. Eversman, VP
EmplBen: William Roland, Jr., TO
TrOpers: Douglas Burmeister, TOpO

ILLINOIS NATIONAL BANK & TRUST CO.
228 S. Main St. 61101
815/963-3431 Tr$300 Mil
Hd,Nb: John T. O'Connor, VP&TO
PersTr: David R. Bond, VP&TO
PersTr: Elizabeth C. Rainwater, AsstTO
PersTr: Mary D. Miley, AsstTO
TrInv: Darrell Thompson, VP&TO
ComTrF: David Esparza, AsstVP&IO
EmplBen: Thomas Scoville, TO&Sec

UNITED BANK OF ILLINOIS,N.A.
United Center, 120 West State St.
P.O. Box 464 61105
815/987-2110 Tr/o$94 Mil
Hd: Duane E. Lee, II, SrVP&TO
PersTr,CorpTr: Carolyn M. Allison, TO
TrInv: Edward M. Rounds, VP&TrInvO
ComTrF: Carol A. Burnell, TrInvO
EmplBen: Carole A. Malmberg, TO
TrOpers: Concetta Schleiches, TOpO
Nb: Lynnette C. Zitzke, TrRep
LandTr: Sue Kukla, TrAdm

Roselle

ROSELLE STATE BANK & TRUST CO.
P.O. Box 72200 60172
312/980-2700 Tr/u$10 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, AsstTO

St. Charles

ST. CHARLES NATIONAL BANK
200 W. Main St. 60174
312/584-5500 Tr$3.8 Mil
Hd: Cheryl Fair, VP&TO

STATE BANK OF ST. CHARLES
1 E. Main St. 60174
312/377-4170 Tr$45 Mil
Hd: Carl W. Rudolph, VP&TO
Eleanor Oberst, AsstTO
Robert G. Hoge, AsstTO

Salem

SALEM NATIONAL BANK
P.O. Box 409 62881
618/548-2200 Tr$5 Mil
Hd: Cheryl Beard, AsstTO

Schaumburg

FIRST BANK OF SCHAUMBURG
320 W. Higgins Rd. 60196
312/882-4000
Hd: Thea Nelson, AsstVP&TO

WOODFIELD BANK
Higgins & Meacham Roads 60196
312/882-6404
Dawn S. Enenbach, TO

Shannon

FIRST STATE BANK
1 South Linn St. 61078
815/864-2111
Hd: Omar C. Wilhelms, TO
Wesley L. Zink

Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
200 West Main, P.O. Box 519 62565
217/774-5515 Tr$9 Mil
Hd: Robert M. Pancoast, VP&TO

SHELBY COUNTY STATE BANK
130 S. Morgan St.
P.O. Box 369 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Virginia Wheeler, VP&TO
Greg Miller, AsstTO

Silvis

BANK OF SILVIS
11th St. at 1st Ave. 61282
309/752-1222 Tr/u$1 Mil
Hd: George Vretis

Skokie

FIRST NATIONAL BANK OF SKOKIE
8001 Lincoln Ave. 60077
312/673-2500 Tr/o$10 Mil
Hd: Richard M. Jung, VP&TrMgr
Florence Petella, AsstVP&TO
TrOpers: Kathleen Semmerling, TOpSupv

OLD ORCHARD BANK & TRUST CO.
P.O. Box 188 60077
312/679-2200 Tr$1 Mil
Hd: Bill Ensing
Mary W. Hopkins, AsstVP&AsstTO

SKOKIE TRUST & SAVINGS BANK
4400 Oakton St. 60076
312/674-4400 Tr/u$1 Mil
Hd: Roseann R. Connariato
TrOpers: Lisa L. Kilbride

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
P.O. Box 187 60473
312/333-2600 Tr$25 Mil
Hd,PersTr,CorpTr: Jack Dalenberg, VP&TO

★Springfield

CAPITOL BANK & TRUST CO.
1825 S. 6th St. 62708
217/544-6481 Tr$11 Mil
Hd: Thomas M. Hafel, TO

FIRST NATIONAL BANK
201 S. 5th St. 62701
217/753-7530 Tr/o$200 Mil
Hd: Charles N. Hammond, VP&TO
PersTr: Willard Thompson, AsstVP&TO
TrInv,ComTrF: G. E. Gifford, TrInvO
EmplBen,Nb: J. D. Graham, TrNbO
CorpTr,TrOpers: Pat Cook, TOpO
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

ILLINOIS NATIONAL BANK
One Old Capitol Plaza North 62705
217/753-7200 Tr$225 Mil
Hd,CorpTr,EmplBen,Nb: Michael O. Gibson, SrTO
PersTr: Marie Grabavoy, TO
TrInv: Ronald J. Krueger, SrTrInvO
ComTrF: Lisa A. Henrichs, AsstTrInvO
TrOpers: Sarah Jennings, TOpMgr

LAND OF LINCOLN BANK
1155 N. 9th St., P.O. Box 2328 62705
217/788-8000
Hd: Charles E. Hurst, ExecVP&TO

SANGAMON BANK AND TRUST
3019 Chatham Road 62704
217/787-3686
Hd: Roger S. Bucher
Rebecca A. Mueller, AsstTO

SPRINGFIELD MARINE BANK
East Old Capitol Plaza East 62701
217/525-9745 Tr$965 Mil
Hd: Lee G. Gamage, ExecVP
EmplBen: Michael W. Ference, AsstVP
TrInv: Michael Provines, VP
ComTrF: Albert H. Walters, VP
TrOpers: Rex A. Alexander, AsstVP
PersTr,CorpTr: Frank E. Ceynar, AsstVP

TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
217/787-2100 Tr/u$2 Mil
Hd: Henry Kirschner, TO
T. L. Gooding, AsstTO
Robert A. Cross, TO
TrOpers: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK
302 First Ave. 61081
815/626-4321 Tr$50 Mil
Hd,Nb,Adm: William Fournier
PersTr,CorpTr,EmplBen,TrOpers,TDP: Hal E. Cleavinger, SrVP&TO
TrInv,ComTrF: Stephen Bryan

Streator

STREATOR NATIONAL BANK
401 E. Main St. 61364
815/672-2941, Ext. 213 Tr$10 Mil
PersTr,TrInv,EmplBen,TrOper: Theresa M. Lukach, TO
FmMgmt: Richard Geschwind, TO

UNION NATIONAL BANK
201 E. Main St. 61364
815/673-3333 Tr$15 Mil
Hd: Phillip E. Martin, AsstVP&TO

Sublette

FARMERS STATE BANK
Main Street 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
1 S. Main St. 61951
217/728-4302 Tr$3 Mil
Hd: John W. Hagen, Pres&TO
Jan W. Haegen, ExecVP&AsstTO
Helen Spaugh, AsstTO&AsstCsh
Michael Hagen, AsstTO&AsstCsh

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PersTr: John Boios, VP&TO
Farm: Clifford McConnell, VP&Mgr
PropMgmt: James M. Kirby, AsstVP&Sec
EmplBen: Sharon Z. Fesler
TrOpers: Janice C. Taylor

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Dave Combs, Pres

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955 Tr$77.2 Mil
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TrInv: Robert W. Slaybaugh, II, AsstVP&TO
Nb: Bonnie Bruns, AsstTO

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BREMEN BANK & TRUST CO.
17500 South Oak Park Ave. 60477
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TrOpers: Martha A. Kimzey
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THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
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37 Main St. 61371
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P.O. Box 8 61953
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Earl R. Pendergrass, VP&AsstTO

TUSCOLA NATIONAL BANK
P.O. Box 98 61953
217/253-4711 Tr$1.5 Mil
Hd: William F. McCarty, Pres&TO
TrInv: Larry R. Kresin, SrVP&AsstTO
TrOpers: Lloyd A. Murphy, VP&AsstTO

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BUSEY FIRST NATIONAL BANK
P.O. Box 489 61801
217/384-4591 Tr$25 Mil
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RE,Nb: Don Slagell, FM
PersTr,Agcy: Trent Shepard, AsstTO
TrOpers: Greg Fink

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P.O. Box 549 61801
217/384-3254 Tr$60 Mil
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PersTr,TrInv,TrOpers: Glen C. Paine, VP&PersTO
EmplBen: Alan Mullaney, AsstTO

ILLINOIS (Cont'd)

Vandalia

FARMERS & MERCHANTS BANK
P.O. Box 130 62471
618/283-2211 Tr$1.25 Mil
Hd: Ann Goodin

FIRST NATIONAL BANK
P.O. Box 40 62471
618/283-1141 Tr$6 Mil
Hd: Thomas G. Diekroeger, VP&TO
Carol Williams, AsstTO

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(Land Trust Only)
17 W. 695 Roosevelt Rd. 60181
312/495-3100
Anthony T. Catalano, VP&AsstTO

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$10 Mil
Robert Johanson, Pres&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 266 62690
217/965-5496 Tr/u$1 Mil
Hd: Greg Toppmeyer, ExecVP&TO

STATE BANK OF VIRDEN
103 S. Springfield 62690
217/965-3344 Tr/u$1 Mil
Willis Willoughby, ExecVP
Larry T. Herron, AsstTO

Virginia

PETEFISH, SKILES & CC.
P.O. Box 9 62691
217/452-3041 Tr$5 Mil
Hd: William M. Yaple, Chm&TO
Reginald Jokisch, Pres&AsstTO

Warren

CITIZENS BANK & TRUST CO.
135 Main St. 61087
815/745-2194 Tr$1 Mil
Hd: Lan Pinney, SrVP&TO

Warsaw

HILL-DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr$2 Mil
Hd: Gary E. Beeler, VP&TO

Watseka

WATSEKA FIRST NATIONAL BANK
216 South Fourth St.
P.O. Box 447 60970
815/432-3977 Tr$10 Mil
Hd: Warren A. Hanson
Norman Schultz
Debbie Gudeman

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY
486 West Liberty St. 60084
312/526-6604 Tr$2 Mil
Hd: Lynn Brettner, VP&TO
TrInv: Robert Hinman, ChmBd&TO

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
2323 W. Grand Ave. 60085
312/623-9000 Tr$14 Mil
David B. DeSalvo, TO
Alex J. Beresoff, TO

BANK OF WAUKEGAN
1601 N. Lewis Ave. 60085
312/244-6000
Hd: Keith C. Ericksen, VP&TO

FIRST NATIONAL BANK
1 S. Genessee St. 60085
312/623-3800 Tr$1.5 Mil
Hd: Irwin A. Goodman, Pres&TO

Wellington

WELLINGTON STATE BANK
P.O. Box 114 60973
815/984-3130 Tr/u$1 Mil
Hd: Kennard J. Kling, ExecVP&TO
TrOpers,Nb: William Penicook, VP,Csh&AsstTO
W. J. Mellon, VP&AsstTO
W. Thomas Roberts, AsstVP&AsstTO

West Chicago

WEST CHICAGO STATE BANK
P.O. Box 250 60185
312/231-1800 Tr$.750 Mil
Hd,CorpTr,EmplBen: John R. Madden, Pres
Elizabeth P. Marecek, VP&TO
TrInv,Nb: John R. Rodelli, ExecVP&TO
Joachim J. Brown, TrCoun

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FIRST NATIONAL BANK
4456 Wolf Rd. 60558
312/246-2200 Tr$1 Mil
Hd: William F. O'Meara, Jr., Chm&Pres

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BANK OF WHEATON
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312/665-0300 Tr$42 Mil
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PersTr,TrInv: Gary C. Crocus, VP&TO

GARY-WHEATON BANK
E. Wesley & Cross Sts. 60187
312/665-2600 Tr$100 Mil
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PersTr,TrInv,ComTrF: Douglas G. Eyles, VP
EmplBen: Barbara J. Skora, AsstVP
PersTr,TrOpers: Jerome M. Avner, AsstVP
TDP: Terry Anderson, Mgr

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P.O. Box 1058 60187
312/665-0050
Hd: Raymond Myers, VP&TO
Patricia A. Heckelman, VP&TO

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WHEELING TRUST & SAVINGS BANK
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E. Nicholas Spreen, TO
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PersTr: Wilma Kelley, AsstTO
PersTr: Robert L. Gustin, TO
TrInv: William J. Kennedy, Jr., TrInvO
EmplBen: Nancy C. Pitt, TO
TrOpers: Marsha Kirkpatrick, TOpSupv

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PersTr,CorpTr,TrInv,EmplBen: James F. Cunningham, AsstVP

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PersTr,CorpTr,TrInv,EmplBen,TrOpers: Dorothy M. Finney

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P.O. Box 167 46710
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TrOpers: Dennis M. Harmeyer, VP&Csh
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Linda Harris, AsstTO

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PersTr: Patricia Harvil, TO
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CHURUBUSCO STATE BANK
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219/693-2157
(Branch of Columbia City)
G. F. Wright, VP

Cicero

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P.O. Box 510 46725
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(Branches in Churubusco & South Whitley)
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Ethel Vandersauh, AsstTO
Richard Bragg, AsstTO

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216-220 W. Van Buren St. 46725
219/248-8111 Tr$12.9 Mil
Malcolm H. Trump, VP&TO
Constance K. Waterman, AsstTO
Nb: Benton E. Gates, Jr., Atty

Columbus

FIRST NATIONAL BANK
333 Washington St., P.O. Box 327 47201
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CorpTr,TrOpers: Phyllis Hole, TrAdmO

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P.O. Box 929 47202
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PersTr: Eugene Oster, TO
Catherine Chinn, TO
TrInv: William K. Stanley, TrInvO
TrOpers: Robert L. Magel, TO
TrTax: John L. Carr, AdmAsst
Nb: Matthew F. Souza, AdmAsst

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Catherine Starr, AsstTO
TrOpers: C. Sue Amis

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CORYDON STATE BANK
P.O. Box 37 47112
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Kenneth W. Miles, Chm&Pres
TrOpers,TDP: Bette Purucker, VP,Csh&AsstTO

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EmplBen: Beverly Everman
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CROMWELL STATE BANK
P.O. Box 367 46732
219/856-2115 Tr$1 Mil
Hd: John Ray, VP&TO

Crown Point

THE COMMERCIAL BANK
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TrOpers: Christine Flynn
Carol Lee

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Culver

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PersTr,CorpTr,EmplBen: Karen Mendenhall, TO
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DALE STATE BANK
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Mary Jayne Henderson, AsstTO

FIRST NATIONAL BANK
P.O. Box 209 46122
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Hd: Marjorie N. Poer, VP&TO
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PersTr,Prob: Lawrence E. Miles, VP
CorpTr: Bernice A. Simms, AsstVP
TrInv,ComTrF: James A. Rees, VP
EmplBen: Robert A. McDonough, VP
TrOpers: Marjorie L. Bost, VP
Nb: Cheryl R. Cooper, AsstVP
TrTaxes: Lee G. Nagle, AsstVP

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PersTr: Leonard L. Whitfield, VP&TO
CorpTr: Wanda M. Suck, TO
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P.O. Box 128 47429
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46036
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P.O. Box 155 46524
219/858-2591
Hd,PersTr: Sanford Lindsey, TO

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CITIZENS STATE BANK
P.O. Box 85 46928
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Hd: Timothy H. Selby
PersTr,CorpTr,TrInv,ComTrF: Victor A. Selby, Pres

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317/948-4330 Tr$1.7 Mil
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P.O. Box 368 47850
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TrOpers: Anne Kirby
TDP: Nancy Thompson

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P.O. Box 110 46801
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CorpTr: Margaret Harden, TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, VP&TO
TrOpers: Priscilla Pickering, TO
Tax Dept: Wm. R. O'Dell, VP&TO

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219/461-7416 Tr$150 Mil
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PersTr: Ardella V. Heare, TO
PersTr,CorpTr,EmplBen: Nadia Doichinov, AsstTO
TrInv,ComTrF: David D. Cornwell, VP&TO

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219/423-6733 Tr$600 Mil
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PersTr: Roy Kern, VP
CorpTr: Joe Byers
TrInv: Jerry J. Harms, VP
EmplBen: Frederic G. Burke, VP
TrOpers: Rex O. Scott, TO
Nb: William A. Tucker, AsstVP

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EmplBen: Michael Millhouse, AsstVP
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Wendell H. Brown, VP,Csh&AsstTO

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Philip L. Birge, AsstVP&TO
TrOpers: Julia Werner, TOpO

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GARRETT STATE BANK
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Gary

BANK OF INDIANA,NatAssn
P.O. Box 330 46401
219/738-6179
(Trust Office in Merrillville)
Hd: D. H. Brubeck

GAINER BANK
P.O. Box 209 46402
219/738-4000 Tr$144 Mil
Hd,TrInv: F. D. Michael, SrVP&TO
PersTr,Agcy,ComTrF: B. J. Rakos, TO
EmplBen: K. J. Ryan, AsstVP&TO
TrOpers: Norman E. Andrews, AsstTO
CorpTr,Nb,Prob: F. V. Roman, VP&TO

Gas City

CITIZENS NATIONAL BANK OF GRANT CO.
301 East Main St. 46933
317/674-2281
(Branch of Marion)
Ted Wright, VP

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

SALEM BANK & TRUST CO.
101 S. Main St. 46526
219/533-2131 Tr$35 Mil
(Branches in Millersburg, New Paris and Wakarusa)
Hd,PersTr: Elmer J. Phend, VP&SrTO
PersTr,TrOpers,Nb: G. Thomas France, VP&TO
PersTr,TrOpers: Beverly Connelly, TO

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/633-4161 Tr$22 Mil
Hd: Jerry L. Williams, VP&TO
Stephanie Hurt, AsstTO

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$5.8 Mil
Hd: Joe Ferguson, SrVP&TO
Doreen M. Braden, AsstVP&TO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$8 Mil
Hd: Robert H. Strickland, SrVP&TO

HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$7 Mil
Hd: Raymond J. Bartnick, ExecVP,Csh&TO

Greensburg

DECATUR COUNTY BANK
P.O. Box 66 47240
812/663-4622 Tr$5.2 Mil
Hd: Karen Matlock, AsstTO
TrOpers: William O. Smith, TO

UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-0158 Tr$15 Mil
Hd: Robert E. Cheatham, TO

Greenwood

NATIONAL BANK OF GREENWOOD
300 S. Madison Ave. 46142
317/882-3537 Tr$30 Mil
Hd,TrInv,EmplBen: Lowell E. Miller, SrVP&TO
PersTr,CorpTr,Nb: Pat K. Van Valer, TO
TrOpers,Nb: Wesley R. Klutts, AsstTO

Hammond

CALUMET NATIONAL BANK
5231 Hohman Ave. 46325
219/932-6900
Hd,Prob: Michael V. Riley, VP&SrTO
PersTr: Cletus F. Epple, TO
TrInv: Thomas E. Paxson, TrInvO
TrOpers: Helen A. Ahlborn, VP&TO

HOOSIER STATE BANK OF INDIANA
479 State St. 46320
219/931-1212 Tr$26 Mil
Hd,EmplBen,Nb: Theresa L. Soucy, TO
PersTr: Ruth C. Vance, TrAtty
TrOpers,ComTrF: Kathleen A. Cross, TOpO

MERCANTILE NATIONAL BANK
5243 Hohman Ave. 46325
219/932-8220
Hd,PersTr: H. F. Smiddy, Jr., SrVP&TO
TrInv: James A. Schuck, VP&TrInvO
Lynn Jean Gilliland, AsstVP&AsstTrInvO
EmplBen: Franklin J. Black, VP&TO
TrOpers: Andres Roche, AsstVP&TO

Hartford City

CITIZENS STATE BANK
101 W. Washington St. 47348
317/348-2350 Tr$4.7 Mil
Hd: Garry Garlish, Pres&TO
Margaret Sones, AsstTO
R. W. Renner, Csh&AsstTO

Haubstadt

HAUBSTADT STATE BANK
P.O. Box 218 47639
812/768-6155
Hd: Rita Kathary, TO
Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK
P.O. Box 125 46341
219/996-2100
(Branch of Valparaiso)
Hd: Robert McGinley, TO
William Mullins, AsstTO

Highland

BANK OF HIGHLAND
P.O. Box 1929 46322
219/838-9500 Tr/u$1 Mil
Hd,PersTr: Bruce E. Leep, Pres

THE FIRST BANK
9701 Indianapolis Blvd. 46322
Tr$70 Mil
Hd: Dennis Churilla, VP&TO
TrInv: Dennis Bielfeirt, 2ndVP

Huntingburg

FIRST NATIONAL BANK
P.O. Box 128 47542
812/683-2515 Tr$1.8 Mil
Hd,PersTr,CorpTr: Allan Baurenfiend, AsstVP&TO

Huntington

COMMUNITY STATE BANK
P.O. Drawer D 46750
219/356-3700 Tr$12 Mil
Hd: J. K. Bledsoe

FIRST NATIONAL BANK
354 N. Jefferson St. 46750
219/356-3100 Tr$12 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, SrVP&TO
Marcia A. Goller, AsstTO
TrOpers: Ruth E. Toelle

★Indianapolis

AMERICAN FLETCHER NATIONAL BANK & TRUST COMPANY
101 Monument Circle 46277
317/639-8181 Tr$3.9 Bil
TRUST & ASSET MANAGEMENT GROUP
Hd: E. Lynn Plaster, ExecVP&ChTO
INVESTMENT DIVISION
Leif E. Nulsen, VP&ChIO
EQUITY MANAGEMENT
Ross A. Williams, VP&IO
EMPLOYEE BENEFIT & INSTITUTIONAL ACCOUNTS DIVISION
William R. Murphy, VP&SrTO
PERSONAL TRUST DIVISION
Eric A. Manterfield, VP&SrTO
TRUST ADMINISTRATION & INVESTMENTS
Walter C. Gross, Jr., VP&TO
TRUST ADMINISTRATION & PROBATE
Josephine M. Webster, VP&IO
SUPPORT SERVICES DIVISION
Thomas A. Jenkins, VP&SrTrCoun
CORPORATE TRUST
John H. Pease, VP&TO
TRUST OPERATIONS & TAX
Gregory Pawlowski, VP&TO
PRODUCT DEVELOPMENT & ADMINISTRATION
John A. Smith, VP&TO
PRIVATE BANKING DIVISION
James D. Keckley, ExecVP

FIRST BANK & TRUST CO.
5300 Crawfordsville Rd. 46224
317/241-2361
Hd: William G. Batt, ExecVP&TO

INDIANA NATIONAL BANK
One Indiana Square 46266
317/266-6270 Tr$3.8 Bil
Hd: Roger E. Mahn, ExecVP&TO
PersTr: Clayton Pruitt, 1stVP&TO
InstInv: Richard Dyer, 1stVP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Robert Jacobson, VP&TO
TrOpers: Martin Russell, 1stVP&TO
TrAdmin: Donald Willing, SrVP&TO
Nb: George Buskirk, 1stVP&TO
EmplBen: James [illegible]st, 1stVP&TO

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MERCHANTS NATIONAL BANK & TRUST COMPANY
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$1.6 Bil
Hd: Daniel L. Fleck, SrVP
PersTr,AcctAdmin: Thomas P. Ewbank, VP&SrTO
TrCoun: Mary Y. Marsh, VP&TrCoun
PersTr: R. Michael Miner, VP&TO
ComTrF: Elizabeth Meitzler
EmplBen: Eduardo I. Aguirre, VP&TO
PropMgt: Edward L. West, VP
CorpTr: Libby Trader, TO
Tax: Albert Slater, TO
TrInv: Joseph Williamson, VP&SrIO
InstitNb: Susan Thomas, VP
TrOpers: Stanley M. Harris, VP&TO
Nb: Richard F. Stegemeior, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/635-5222 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: Terry L. Young, VP&SrTO
PersTr,CorpTr: J. Christopher White, TO
TrOPers: Marilyn Karnatz, AsstVP&TOpMgr

Jasonville

PEOPLES TRUST CO.
209 W. Main St. 47438
812/665-2261
(Branch of Linton)
Hd: Wm. T. Hilderbrand, AsstVP&Mgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$36 Mil
Hd: Robert R. Webster, VP&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Thomas Krodel, AsstVP
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
711 Main St.
P.O. Box 810 47546
812/482-1314 Tr$22 Mil
Hd: Karen L. Krodel, Esq., TO

Jeffersonville

CITIZENS BANK & TRUST CO.
Spring & Court Sts. 47130
812/282-6643 Tr$22 Mil
Hd,TrInv,Nb: Michael D. Waiz, SrVP&TO
TrOpers,CorpTr: Ralph B. Barany, TO
PersTr: Mary J. Julius, TO

CLARK COUNTY STATE BANK
P.O. Box 828 47130
812/288-9001 Tr$13.7 Mil
Hd: Gary L. Johnson, VP&TO
PersTr,CorpTr: Nell Mitchell, AsstTO

Kendallville

CAMPBELL & FETTER BANK
P.O. Box 231 46755
219/347-1510 Tr$1.3 Mil
Hd: Linda Weber, AsstTO

KENDALLVILLE BANK & TRUST CO.
P.O. Box 668 46755
219/347-0800 Tr/u$1 Mil
Hd: Tom Albert, Pres
TrOpers: Richard Helmkamp, VP

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Don E. Wilson, SrVP&TO
TrOpers: Lois Norris, AsstTO

Knox

FARMERS BANK & TRUST CO.
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
Hd: Robert Hamilton, Pres

Kokomo

FIRST NATIONAL BANK
322 North Main St. 46901
317/459-3911 Tr$10 Mil
Hd: Linda C. Gelber, VP&TO
TrOpers: Bonnie Nicholas, TOpSupv

UNION BANK & TRUST CO.
Main at Mulberry 46901
317/457-8111 Tr/o$71 Mil
Hd: Merrill A. Brunk, SrVP&TO
TrInv: John O'Donnell, TO
EmplBen: Roselyn Lewis, TO
TrOpers: Betty L. Boles, VP&TO
Nb: Stanley Moore, TO
RE: James P. White, TO

Lafayette

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47901
317/423-2511 Tr$70 Mil
Hd: Joseph A. Bonner, SrVP&SrTO
TrOpers: Lois W. Baldwin
TrInv: Kurt E. Wilson
RE: Lawrence A. Anthrop, TO
Farm: Donald J. Sigman, FM

LAFAYETTE NATIONAL BANK
337 Columbia St. 47902
317/423-8022 Tr$110 Mil
Hd: Jack H. Page, SrVP&TO
PersTr,Est: Shirley M. Osterling, TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTrF: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
Farm: Ralph E. Jackson, VP
Tax: Donna J. Ramsey, AsstVP&TrTaxO

PURDUE NATIONAL BANK
201 Main St. 47902
317/423-0467 Tr$90 Mil
Hd,EmplBen: A. Daniel Oderkirk, SrVP&SrTO
Farm: Carl E. Brown, VP&FM
TrAdmin: James M. O'Dwyer, VP&TO
Marion K. Savoldi, AsstVP&TO
Janet Collins-Cutler, TO
TrOpers: Alberta Barker, TOpO
TrInv: James S. Backoff, SrVP&SrTO

La Fontaine

LA FONTAINE BANK
P.O. Box 248 46940
317/981-4371 Tr/u$1 Mil
Hd: David E. Wyant, Pres

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$4 Mil
Hd: Orea E. Mulholland, TO

La Porte

FIRST NATIONAL BANK & TRUST CO. OF LA PORTE
802 Lincolnway 46350
219/362-6171 Tr/o$40 Mil
Hd: H. J. Kohne, VP&TO
PersTr,EmplBen,Nb: Warren G. Ransom, VP&TO
TrOpers: E. L. Satkoski, AsstTO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362-0404 Tr/o$10 Mil
Hd,Nb: Lawrence J. Mazur, SrVP&TO
PersTr,CorpTr,TrInv: Nancy L. Schwarzkopf
EmplBen,EstGdnshp: Carol L. Geleske
TrOpers: Paula Nowatzke

INDIANA (Cont'd)

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

PEOPLES NATIONAL BANK
P.O. Box 327 47025
812/537-1212 Tr$1.7 Mil
Hd: Susan Smith, VP&TO

Lebanon

THE BOONE COUNTY STATE BANK
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers: Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

CITIZENS BANK & TRUST CO.
202 E. Washington St. 46052
317/482-3300 Tr$4.4 Mil
Hd: R. A. Duff, Pres&TO

Leesburg

PEOPLES STATE BANK
46538
219/453-3181 Tr$1.3 Mil
Wayne E. Teeple, ExecVP&TO
Sue Y. Charlton, TO

Liberty

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERICAN STATE BANK
222 Cavin St. 46767
219/894-4141 Tr$9.5 Mil
Hd: Fred Lamble, TO
James McClellan, Jr., VP&TO

Linden

LINDEN STATE BANK
100 North Meridian St. 47955
317/339-4646
Hd: Lloyd W. Faust, Pres

Linton

PEOPLES TRUST CO.
P.O. Box 191 47441
812/847-4457 Tr$2.3 Mil
(Branches in Bloomfield, Jasonville, Lyons & Switz City)
Hd,PersTr,ComTrF: Mary Ruth Kramer, Sec-Treas&TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$7 Mil
Hd: Robert Lee Murray, VP&TO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
219/722-4111 Tr$45 Mil
Hd: Russell Fry, VP&TO
Richard Arthur, VP
Suzanne Chilcott, TO

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Thomas L. Wuensch, VP&TO

Lowell

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/696-8981 Tr$20 Mil
Hd: Donald L. Hawkins, VP&TO

Lynn

CITIZENS BANKING CO.
P.O. Box 98 47355
317/874-1531 Tr$2 Mil
Hd: H. James Barnett, Pres&TO
Jewell L. Cross, AsstVP&AsstTO

GREENFORK TOWNSHIP STATE BANK
Rt. 2, Box 71 47355
317/874-2511 Tr/u$1 Mil
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Alicia Heck, Csh&AsstTO

Lyons

PEOPLES TRUST CO.
47443
812/659-3301
(Branch of Linton)
Jeanne Jerrers, Mgr

Madison

FIRST BANK OF MADISON
101 W. Main, P.O. Box 127 47250
812/265-3325 Tr/u$1 Mil
Hd: James Daws, Pres&TO
Patricia M. Bersch, VP&AsstTO

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$23 Mil
Hd: John Muessel, TO
Michael Hensley, AsstTO
Doris Konkle, AsstTO

Marion

AMERICAN BANK & TRUST COMPANY
4th & Washington Sts. 46953
317/668-8111 Tr$42 Mil
Hd,CorpTr,TrInv,Nb: Jack S. Kightlinger, VP&SrTO
PersTr,TrOpers,Prob,TDF: David J. Raabe, VP&TO
EmplBen,RE,Farm,Prob: R. A. Benjamin, Jr., VP&TO

CITIZENS NATIONAL BANK OF GRANT COUNTY
P.O. Box 1248 46952
317/662-3911 Tr$2 Mil
(Branches in Gas City & Upland)
Hd: Theodore C. Wright, SrTO

FIRST NATIONAL BANK
P.O. Box 68 46952
Tr$31 Mil
Hd: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, AsstTO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr$4.2 Mil
Hd: James F. Rusie, TO

Merrillville

BANK OF INDIANA,NatAssn
P.O. Box 8030 46410
219/738-6179
(Branch of Gary)
Hd: D. H. Brubeck, VP&TO

Michigan City

CITIZENS BANK OF MICHIGAN CITY, INDIANA
502 Franklin St. 46360
219/879-5471 Tr$50 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Bert A. Ross, VP&TO
TrOpers: Sheila Wildhart
EstTr,Nb: Connie Kmetz, AsstTO
Diana Alinsky, AsstTO

FIRST MERCHANTS NATIONAL BANK
P.O. Box 800 46360
219/874-9221 Tr$75 Mil
Hd,PersTr,TrInv,ComTrF: Leon A. Dargis, VP&SrTO
CorpTr,EmplBen,TrOpers: Duane G. Mertl, VP&TO

Middlebury

FIRST STATE BANK OF MIDDLEBURY
P.O. Box 69 46540
219/825-2166 Tr$3.4 Mil
Hd,PersTr,ComTr,Nb: Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: James Turco, VP

Milan

FIRST BANK & TRUST CO.
P.O. Box 127 47031
812/654-2871
(Branch of Batesville)
Norman Crum, AsstVP&TO

Mishawaka

FIRST NATIONAL BANK OF MISHAWAKA
101 Lincoln Way E. 46544
219/259-3711 Tr$20 Mil
Hd: Paul J. Tillemans, VP&TO

VALLEY BANK & TRUST CO.
310 W. McKinley
P.O. Box 374 46544
219/256-6062 Tr$13 Mil
Hd,CorpTr,TrInv: Craig M. Mann, VP&TO
PersTr,EmplBen,TrOpers: Janet L. Dawson, TO
Nb: Charles H. Beutter

Modoc

PEOPLES LOAN & TRUST CO.
South Main St. 47358
317/853-5161
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 8 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Max G. Rubeck, Pres&TO

Mooresville

CITIZENS BANK
P.O. Box 7 46158
317/831-0110 Tr$2.159 Mil
Hd: S. H. Richer, SrVP&TO

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Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
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Hd: K. W. Goss
PersTr,EmplBen,TrOpers: Lucy Brown
EmplBen,Nb: A. T. Stephens

THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: E. J. Main, Pres&TO
Robert L. Stinson, VP&AsstTO

Muncia

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550 Tr$251 Mil
Hd: Richard M. Groves, VP&SrTO
TrInv: James Ayers, VP&TrInvO
EmplBen: Archie B. Spangler, AsstVP&TO
Nb: Mrs. Patricia K. Callard, AsstVP&TO
TrOpers: Zach Rozelle, VP&TO
PersTr: Mrs. Florence Faulkner, TO
RE: Monte Brown, TO

INDUSTRIAL TRUST & SAVINGS BANK
220 Walnut Plaza 47305
317/747-4500 Tr$50 Mil
Hd,TrInv,ComTrF: Gene Nibbelin, SrTO
PersTr,CorpTr,Nb: Thomas Dewey, TO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1500 Tr$158 Mil
Hd: James W. Hess, VP&SrTO
TrInv,ComTrF: Thomas R. Wagley, VP&IO
EmplBen,Nb: Gary P. Bartlett, AsstVP&TO
TrOpers: Ronald D. Wilson, AsstVP&TOpO
Taxes: Caroldon S. Merchand, TrTxO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
812/852-4242 Tr/u$1 Mil
Hd: Herbert L. Kestler, TO

New Albany

FLOYD COUNTY BANK
P.O. Box 1148 47150
812/944-8421 Tr$4.3 Mil
Hd: Charles W. Phillips, Pres&TO
Rose Wathen, AsstTO

MUTUAL TRUST BANK
P.O. Box 1247 47150
812/944-8443 Tr$25 Mil
Rebecca C. Bone, VP&SrTO
PersTr: Shirley A. Totton, AsstTO
CorpTr: Donna Beck-Wimp
TrOpers: Sherry M. Walts

UNION BANK AND TRUST OF NEW ALBANY
100 State St. 47150
812/945-3534 Tr$20 Mil
Hd: Barbara L. Harper, TO

New Castle

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$14 Mil
Hd: Gene Crow, VP&TO

SECURITY NATIONAL BANK, NEW CASTLE
1338 Broad St. 47362
317/529-3130 Tr$12 Mil
Hd: Charles D. Stinard, Jr., VP&SrTO
Robert L. Myers, VP&TO
Judy Smith, AsstTO

New Palestine

NEW PALESTINE BANK
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd,Nb: Dale R. Faut, Pres&TO

New Ross

FARMERS STATE BANK
P.O. Box 188 47968
317/723-1181 Tr/u$1 Mil
Hd: James C. Iverson, Csh

Noblesville

AMERICAN NATIONAL BANK
P.O. Box 40 46060
317/773-0980 Tr$35 Mil
Hd: Mary Jane H. Cook, VP&TO
EmplBen: Debra Skinner, AsstTO

WAINWRIGHT BANK & TRUST CO.
949 Connor St. 46060
317/773-1650 Tr$8 Mil
Hd,PersTr,CorpTr: Edward R. Schmidt, SrVP&GenCoun
John Logan, VP&Csh
Carol J. Weiss, AsstTO

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/896-2141 Tr$2 Mil
(Branch at Koontz Lake)
Hd,EmplBen: Lowell W. Gardner, Pres
Betty Arlt, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK & TRUST CO.
P.O. Box 239 46962
219/982-2121 Tr$10.5 Mil
Hd: Richard Wheeler, VP&TO
Lindy Lybarger, Pres&TO

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/u$1 Mil
Hd: A. William ZeBell, Pres

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK
P.O. Box 8 47037
812/689-4202 Tr$1 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$3 Mil
Hd: Judith K. Fahl, TO
Kenneth Springer, AsstTO

Owensville

FIRST NATIONAL BANK
P.O. Box 68 47665
812/724-2055 Tr$1 Mil
Hd,CorpTr,TrInv: David K. Woods, Pres&SrTO
PersTr,ComTrF,EmplBen,TrOpers,Nb: Emma Jean Jennings, Csh&TO

Oxford

STATE BANK OF OXFORD
P.O. Box 58 47971
317/385-2213 Tr/u$1 Mil
Hd: Richard T. Johnson, Pres&TO

Paoli

ORANGE COUNTY BANK
P.O. Box 227 47454
812/723-4771 Tr$5.2 Mil
Hd: E. C. Foddrill, VChm&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb: Harold Minton, VP&TO

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$2 Mil
Hd: Elke U. Baltimore, AsstVP&AsstTO

Peru

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$10 Mil
Hd: H. Phil Tomson, SrVP&TO

WABASH VALLEY BANK & TRUST CO.
2 S. Broadway
P.O. Box 167 46970
317/473-5516
Hd: Duane J. Horst, SrVP&TO

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$4 Mil
Hd: Marion R. Klipsch

PIKE COUNTY BANK
P.O. Box 308 47567
812/354-8434 Tr/u$1 Mil
Hd: Albert J. Alley, VP&TO

Plainfield

FIRST AMERICAN NATIONAL BANK
P.O. Box 158 46168
317/839-8000 Tr$4 Mil
Hd: Hursel C. Disney, ChmBd&TO
PersTr,TrOpers,TrInv,Nb: Jane A. Hering, AsstTO

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Robert D. Hale, ExecVP&TO

Plymouth

MARSHALL COUNTY BANK & TRUST CO.
315 N. Michigan St. 46563
219/936-4112 Tr$20 Mil
Hd: John Farquhar, VP&TO
Rosemary Bergman, TO

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1Mil
Hd: Jim Ruge, Pres&TO

INDIANA (Cont'd)

Portland

CITIZENS BANK
P.O. Box 1089 47371
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Hd: John M. Maurice

Chariton

HAWKEYE BANK & TRUST CO.
917 Braden St. 50049
515/774-2176 Tr$1.3 Mil
Hd: B. B. Cross, Pres

NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-8581 Tr$4 Mil
Hd: Gilbert Garton, Pres

Charles City

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 516 50616
515/228-3461 Tr/u$1 Mil
Hd: Victor M. Meyer, Pres
PersTr: Dan N. Frudden, VP

FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$5 Mil
Hd: Larry J. Richards, VP&TO
Katherine Lalor, AsstTO

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil
Hd: Dennis E. Gano, VP&TO

THE STEELE STATE BANK
P.O. Box 1024 51012
712/225-2504 Tr/u$1 Mil
Hd: T. J. Steele, Pres&TO
PersTr: G. A. Dobson, VP&TO
Farm: N. L. Bork, VP
TrOpers: J. A. Oswald, VP&AsstTO

Churdan

FIRST STATE BANK
50050
712/685-3222 Tr/u$1 Mil
Hd: Joseph Hunt, TO

Clarence

THE CLARENCE SAVINGS BANK
601 Lombard St. 52216
319/452-3155
Hd: J. Robert Bunn, Pres&AsstTO
Lloyd Hasselbusch, Csh&TO

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 157 51632
712/542-5661 Tr$1.5 Mil
Hd: Ken Whitmore, VP&TO
EmplBen: G. W. Richardson, Csh

Clarion

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 388 50525
515/532-2854 Tr$2 Mil
Hd: George L. Mechem, Pres&TO
Nb: Harlan Lemke, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr$3.3 Mil
Hd: D. C. Dougherty, SrVP&TO

Clear Lake

CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$1 Mil
Hd: Ray V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$8 Mil
Hd: James L. Morrison, TO
Gene C. Biermann, VP

FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$30 Mil
Hd: Bruce M. Dunlap, VP&TO
TrOpers: M. Sharon Alm, TOpO

Collins

EXCHANGE STATE BANK
50055
515/385-2304 Tr$.5 Mil
Hd: W. C. Hamilton, TO

Conrad

THE FIRST STATE BANK
P.O. Box X 50621
515/366-2165 Tr$1.2 Mil
Hd: Dorothy King, VP&Csh
James J. Molloy, Pres&AsstTO
Jane Katzer, AsstTO

Correctionville

CORN BELT STATE BANK
P.O. Box N 51016
Hd: Eugene Schulke

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK
Pearl & Broadway 51501
712/325-2951 Tr$68 Mil
Hd: Gary R. Faust, VP&TO
PersTr,EmplBen: Joan Riddle, AsstTO
TrInv: Wesley D. Lacy
TrOpers: Richard C. Stoufer, TO
FmMgmt,Nb: Gary Thien, FM
Kelly Summy, FM
Joseph Trumm, FM

FIRST NATIONAL BANK
500 W. Broadway 51501
712/325-2625 Tr$18 Mil
Hd: Donald W. Daly, VP&TO
TrAdmAsst: Louis V. Reifschneider

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Patrick M. Schaefer, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr$2 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK
P.O. Box 109 50801
515/782-6441 Tr/u$1 Mil
Hd: Dave Driskell, VP&TO

Dallas Center

BRENTON STATE BANK
(See Brenton Banks Inc., Des Moines)
P.O. Box C 50063
515/992-3755 Tr/u$1 Mil
Hd,Nb: Bruce Seymour, Pres&TO
Kenneth R. Heisler, SrVP&TO

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 205 52623
319/392-4261 Tr$1 Mil
Hd: Dan P. Kelley, ExecVP&TO

Davenport

BRENTON FIRST NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 100 52805
319/326-4001 Tr$5 Mil
Hd: Dean Duben, Pres&TO
Perry B. Hansen, SrVP&TO
Nb: Roger D. Burt, AsstVP&TO

DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$220 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
S. C. Briggs, VP
R. C. Baustian, VP
Steven P. Hook, VP
R. V. Oakes, TO
M. M. Volz, Jr., VP
B. R. Hunt, AsstTO
L. R. Kelly, AsstTO

FIRST TRUST & SAVINGS BANK
P.O. Box 940 52805
319/324-2111 Tr$30 Mil
Hd: Joseph A. Grubisich, VP&SrTO
TrOpers: Bonny Thompson, AsstTO

NORTHWEST BANK & TRUST CO.
2nd & Brady Sts. 52801
319/388-2654 Tr$26 Mil
Hd: Mrs. Margo A. Hancock, TO
Debra Morris, AsstTO
Paul Dresselhaus, TO

Decorah

DECORAH STATE BANK
120 West Water St. 52101
319/382-2991 Tr$4.2 Mil
Hd,Nb: James Coplen, VP&TO
EmplBen,TrOpers: Bea Strinmoen, AsstTO

★ Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$611 Mil
Hd: J. Michael Deege, SrVP&TO
PersTr: Pat Coyle, AsstVP&TO
CorpTr: Jack Rogers, VP&TO
TrInv: Rick Kwiecinski, VP&TO
EmplBen: Jim Greenfield, TO
TrOpers: Marilyn Carlson, VP
Nb: Dick Edmundson, VP

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Hd. of Trust Depts. for all Brenton Banks: Thomas J. Flynn, VP&TO
EmplBen: Al Garson, AsstVP&TO
TrOpers: Cheryl Cummins, TOpO

BRENTON NATIONAL BANK OF DES MOINES
(See Brenton Banks, Inc., Des Moines)
2840 Ingersoll Ave. 50304
515/243-4151 Tr$142 Mil
Hd,Nb: Thomas J. Flynn, VP&TO
Diantha J. Spear, TO

HAWKEYE BANK & TRUST OF DES MOINES
2401 University Ave. 50311
515/277-6441 Tr$10 Mil
Hd: Michael B. Hassett
Cindy Kinsey, TrAsst

HAWKEYE CAPITAL BANK AND TRUST
(Subsidiary of Hawkeye BanCorporation)
E. 5th & Locust St. 50309
515/244-5111 Tr$45 Mil
Hd,PersTr,CorpTr,EmplBen,EstPlng,Nb: Gregory O'Hara, VP&SrTO
TrInv,ComTrF,EstPlng,EmplBen: Allan Somers, TO
PersTr,ComTrF,TrOpers: Nancy Crittenden, TO

NORWEST BANK DES MOINES, N.A.
666 Walnut St. 50309
515/245-3202 Tr$650 Mil
Hd: James D. Kempkes, SrVP
PersTr: James D. Robinette, VP
EstAdmin: James W. Frost, VP
CorpTr: Lois M. Olson, SrTO
ComTrF,EmplBen: Don S. Mears, VP
TrOpers: John K. Benoit, Jr., VP
Nb: Richard W. Carey, VP

PLAZA STATE BANK
P.O. Box 3660 50322
515/278-1671, Ext. 134 Tr/u$1 Mil
Mgr: Kathy Ivers

UNITED CENTRAL BANK OF DES MOINES,NatAssn
Locust at 6th Ave. 50304
515/245-7030 Tr$235 Mil
Hd: Jack R. Schreiber, VP&SrTO
CorpTr,EmplBen: Gerald Neal, SrCTO
TrInv,ComTrF: Ronald W. Nienow, VP
TrOpers: Judith J. Bartlett, TOpO
EstAdmin: Dirk C. Van Zante, SrTO
Nb: Martin C. Sprock, FPO
PersTr: Willis O. Cairo, SrTO

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr/o$163 Mil
Hd: Verne C. Bates, VP&TO
PersTr,Nb: Michael Hyzer, TO
PersTr: Susan P. Cramer, TO
Jean Tannatt, TrAdm
Sharon Grafft, TrAdm
TrInv,CorpTr,ComTrF: Larry Cobb, TO
EmplBen,Nb: Charles Leibold, TO
Sharon Pontier, EmplBenMgr
TrOpers: Jill Hurst, TOpMgr

De Witt

DEWITT BANK & TRUST CO.
52742
319/659-3211 Tr$2 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dows

FARMERS STATE BANK
50071
515/852-4151
Hd: Eldon Walbaum, VP

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$110 Mil
Hd: Leo J. Meier, SrVP&TO
PersTr: Robert J. Donovan, VP&TO
CorpTr,ComTrF: Jean Konzen, TO
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Paul Jaeger, AsstTO
TrOpers: Gloria Cahalan, TOpO
Nb: King Herr, TrConslt

DUBUQUE BANK & TRUST CO.
P.O. Box 778 52001
319/589-2136 Tr$20 Mil
Hd: Paul J. Peckosh, VP&TO
TrOpers: Rita McCarthy, TOpO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$80 Mil
Hd,CorpTr,Nb: Mark J. Willging, TO&Mgr
ComTrF,TrInv: John M. Hansen, VPInv
PersTr: Mark T. Middlebrook, TO
PersTr: Kenneth E. Weitz, TrAdmO
PersTr,EmplBen: Cheryl M. Christ, TrAdmO

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/o$1 Mil
Hd: Bill D. Paulsen, ExecVP
Nb: R. L. Hansen, VP&AsstTO

Eagle Grove

BRENTON STATE BANK
(See Brenton Banks, Inc., Des Moines)
121 N. Commercial Ave.
P.O. Box 105 50533
515/448-5161 Tr$1 Mil
Hd,Nb: David A. Rouse, Pres&TO

Earlham

EARLHAM SAVINGS BANK
50072
515/758-2251 Tr$1 Mil
Hd: Jean Daggett, Csh&TO

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$.25 Mil
Hd: Raymond L. Nance, VP

Eldridge

CENTRAL TRUST & SAVINGS BANK
P.O. Box 200 52748
319/285-4876 Tr$9.2 Mil
Hd: Richard A. Fahrenkrug, TO

Emmettsburg

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

PALO ALTO COUNTY STATE BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 386 50536
712/852-4412 Tr$2 Mil
Hd,Nb: James H. Crane, Pres&TO
John M. Hand, ExecVP
Lois E. Jurries, AsstTO

Estherville

UNITED CENTRAL BANK & TRUST CO.
1 N. 6th St. 51334
712/362-3561 Tr$3 Mil
Hd: David W. Wood, ExecVP

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: D. C. Neuhaus, ExecVP&TO

Fonda

THE FIRST NATIONAL BANK
P.O. Box 399 50540
712/288-4421
Hd: Thomas M. Awtry, ExecVP&TO

Forest City

FOREST CITY BANK & TRUST CO.
P.O. Box 330 50436
515/582-4141 Tr$2.7 Mil
Hd: Kent W. Lewis, VP&TO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$7 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST AMERICAN STATE BANK
P.O. Box 798 50501
515/573-2154 Tr$35 Mil
Hd: John M. Dunleavy, VP&TO
Stephen M. Warwick, TO

NORWEST BANK FORT DODGE, N.A.
P.O. Box 658 50501
515/576-6811 Tr$30 Mil
Hd: Don Young, VP&TO

UNITED CENTRAL BANK & TRUST CO. OF FORT DODGE
50501
515/576-1156 Tr$30 Mil
Hd: Gene C. Gutknecht
PersTr,Nb: Peter Wolters
TrOpers: Linda Fuller

Fort Madison

FORT MADISON BANK & TRUST CO.
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Hd: Charles J. Walker, ExecVP&TO

IOWA STATE BANK
Ninth St. & Ave. G, P.O. Box 306 52627
319/372-1134 Tr$1.3 Mil
Hd: Richard Rump, ExecVP

LEE COUNTY SAVINGS BANK
P.O. Box 280 52627
319/372-2243 Tr$3.2 Mil
Hd: James R. Benbow, VP&TO

Fostoria

FARMERS SAVINGS BANK
712/262-2708 Tr/u$1 Mil
Hd: Dale Tatman, TO

IOWA (Cont'd)

Galva

FIRST TRUST & SAVINGS BANK
P.O. Box 111 51020
712/282-4439
Hd: David P. Claussen, ExecVP&TO

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
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712/659-3611 Tr$2 Mil
Hd: R. H. Van Horn, Pres

Grand Junction

PEOPLES TRUST & SAVINGS
50107
515/738-2314 Tr$1 Mil
Hd: R. G. Loof, Pres

Grinnell

GRINNELL STATE BANK
P.O. Box 744 50112
515/236-3174 Tr/o$1 Mil
Hd: F. Addison Jones, Pres&TO

POWESHIEK COUNTY NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 149 50112
515/236-7575 Tr$8 Mil
Hd: Larry A. Mindrup, Pres&TO
Nb: Douglas R. Hill, ExecVP&TO
Ruth A. Jones, AsstTO

Grundy Center

FARMERS SAVINGS BANK
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319/824-5226 Tr$1 Mil
Hd: L. C. Pike, Pres&TO

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319/824-5431
Hd: Dale Bee

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GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515/747-2218 Tr$1 Mil
Hd: G. M. Barnett, Chm&TO

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319/427-3255 52147
Hd: Clair J. Lensing

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HILLS BANK & TRUST CO.
131 Main St. 52235
319/679-2291 Tr$3 Mil
Hd: James R. Gordon, VP&TO

Humboldt

HAWKEYE BANK & TRUST
P.O. Box 547 50548
515/332-1142 Tr$1 Mil
Hd: Larry D. Curran, SrVP&TO
TrOpers: Linda A. Law

HUMBOLDT TRUST & SAVINGS BANK
P.O. Box 37 50548
515/332-1451 Tr$1.5 Mil
Hd: J. L. Campbell, Jr., Pres
PersTr,CorpTr,EmplBen: R. J. Pattee, TO

Ida Grove

FIRST STATE BANK
P.O. Box 276 51445
712/364-3181 Tr$1 Mil
Hd: Jack E. Chase, Pres

IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr$10 Mil
(Branch in Arthur)
Hd: Thomas M. Wigley, VP&TO

Independence

SECURITY STATE BANK
231 First St. E. 50644
319/334-7035
Hd: C. A. Handfelt, Pres&TO

Indianola

PEOPLES TRUST & SAVINGS BANK
50125
515/961-6241
Kim Tierney Keller, AsstTO
Peggy Wickett, AsstTO

WARREN COUNTY BRENTON BANK & TRUST
(See Brenton Banks, Inc., Des Moines)
P.O. Box 157 50125
515/961-5321 Tr$5 Mil
Hd: Eugene T. Smith, Pres&TO
Nb: Thomas J. Flynn, TO

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1880 52240
319/351-7000 Tr$80 Mil
Hd: Vincent L. Maurer, SrVP&SrTO
Dallas Hogan, VP&TO
Betty Lepic, TO
Stephen M. Kensinger, TrInvO

IOWA STATE BANK & TRUST COMPANY
P.O. Box 1700 52244
319/338-3625 Tr$24 Mil
Hd: George R. Dane, SrVP&TO

Jefferson

BRENTON STATE BANK OF JEFFERSON
(See Brenton Banks, Inc., Des Moines)
200 W. State St. 50129
515/386-3141 Tr$11 Mil
Hd: Roger R. Rinderknecht, Pres&TO
Verna M. Ball, TO&TrInvO

HOME STATE BANK
P.O. Box 351 50129
515/386-2131 Tr$8 Mil
Hd: Douglas McDermott, Pres&TO

Jesup

FARMERS STATE BANK
1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO

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KEOKUK SAVINGS BANK & TRUST CO.
P.O. Box 1008 52632
319/524-2944 Tr/o$2 Mil
Hd,Nb: Ellen Nepote, VP
Nb: E. Johnstone, II, Pres
TDP: Kay Ziemke

THE STATE CENTRAL SAVINGS BANK
P.O. Box 847 52632
319/524-1021 Tr$17 Mil
Hd: W. A. Logan, ChmBd&TO

Keosauqua

FARMERS STATE BANK
P.O. Box 130 52565
319/293-3794 Tr$1 Mil
Hd: A. P. Ovrom, Pres&TO

Knoxville

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Hd: Dean Hicks, Pres&TrChm
Dave Anderson, SrVP&TO
John Kamerick, VP&TO
Earle Bellamy, VP&TO
David J. Smith, VP&TO
Linda Core, AsstTO

IOWA STATE SAVINGS BANK
P.O. Box C 50138
515/828-8000
Hd: Ned K. Job, Pres
Katheryne Sims, TO

Lake City

LAKE CITY STATE BANK
201 N. Center St. 51449
712/464-3181 Tr$3 Mil
Hd: John T. Patrick, Pres&TO

Lansing

KERNDT BROS. SAVINGS BANK
P.O. Box 325 52151
319/538-4231 Tr/u$1 Mil
Hd: Alvin Lynes, VP

Larchwood

SECURITY SAVINGS BANK
51241
712/477-2496 Tr$2.3 Mil
Hd: L. R. Impecoven
J. M. Dominy
R. A. Bonander

Laurens

LAURENS STATE BANK
102 South Third St. 50554
712/845-2627 Tr$3.2 Mil
Hd: Richard L. DeYoung, ExecVP&TO
Nancy Goedert, TrAsst

LeMars

FIRST NATIONAL BANK
P.O. Box 1230 51031
712/546-7811

Leon

DECATUR COUNTY STATE BANK
P.O. Box 171 50144
515/446-4841 Tr$1 Mil
Hd: Ward Kilgore, Pres

Lester

PEOPLES BANK & TRUST
P.O. Box 37 51242
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Hd: Andrea Van Beek, TO

Little Rock

ROCK RAPIDS STATE BANK
P.O. Box 337 51243
712/479-2286
(Branch of Rock Rapids)

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LIVERMORE STATE BANK
P.O. Box 269 50558
515/379-1435
Hd: Dennis DeGroot, ExecVP

Lohrville

LOHRVILLE SAVINGS BANK
P.O. Box 316 51453
712/465-2605
Hd: O. E. Van Horn, Pres&TO

Lowden

AMERICAN TRUST & SAVINGS BANK
P.O. Box E 52255
319/944-5391 Tr/u$1 Mil
Hd: William K. Stout, ChmBd,Pres&TO

Madrid

CITY STATE BANK
105 E. 2nd St. 50156
515/795-3807 Tr/u$1 Mil
Hd: R. J. Sundberg, Pres&TO

Manchester

FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.8 Mil
Hd: Gerald T. Burke, VP&TO

FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
W. K. Wiewel, TO
Joseph Wiewel, TO
J. A. Wiewel, TO
Mary R. Duggan, TO
Melvin Weber, TO

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FIRST STATE BANK
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712/882-1343 Tr$1 Mil
Hd: Neil R. Kirby, Pres

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319/652-2491 Tr$7 Mil
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PersTr,CorpTr,TrInv,ComTrF,Nb: Edward L. Tubbs, ChmBd
EmplBen: Mary Ann Trevathan, VP,Csh&AsstTO
TrOpers: Helen Hute, AsstVP&AsstTO
Darrell Hicks, AsstVP&AsstTO

Marathon

THE CITIZENS STATE BANK
P.O. Box 37 50565
712/289-4401 Tr/u$1 Mil
Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK
P.O. Box 548 51035
712/376-4154
Hd: Carleton C. Van Dyke, Pres&TO
Stanley O. Nervig, VP&TO
Kenneth L. Ogren, AsstVP&TO

Marion

FARMERS STATE BANK
1240 8th Ave.
P.O. Box 569 52302
319/377-4891 Tr$6 Mil
Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, TOpO
Mary Newton, Sec

Marshalltown

COMMERCIAL STATE BANK
P.O. Box 717 50158
515/752-4591 Tr$4.9 Mil
Hd: J. L. Forinash, TO

FIDELITY BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 310 50158
515/754-5612 Tr$21 Mil
Hd,Nb: Craig V. McGarry, VP&TO

SECURITY SAVINGS BANK
P.O. Box 370 50158
515/754-5500 Tr$45 Mil
Hd: Michael W. Bloom, VP&TO
Farm: Michael Baltes, FM
TrAdmin: Karen Elder, AsstTO

Mason City

HAWKEYE BANK & TRUST
State & Delaware Sts. 50401
515/432-2457
Hd: James S. Niemants

NORWEST BANK MASON CITY, NatAssn
P.O. Box 411 50401
515/423-1720 Tr$29 Mil
Hd: Gary K. Koos, TO

UNITED CENTRAL BANK & TRUST COMPANY OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: J. M. Barnes, SrVP&TO
James W. Hackbart, AsstVP&AsstTO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK
P.O. Box 129 52306
319/432-7291 Tr/u$1 Mil
Hd: Arden Melcher, ExecVP&TO

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2420 Tr/u$1 Mil
Hd: John W. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2556
Hd: C. L. Carlson, VP

Minburn

RACCOON VALLEY STATE BANK
P.O. Box 205 50167
515/677-2259 Tr/u$1 Mil
Hd: Mrs. Ferne A. Brelsford, VP&TO

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IOWA (Cont'd)

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MONTICELLO STATE BANK
202 W. First St. 52310
319/465-3505 Tr$20 Mil
Hd,PersTr,CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
TrOpers: Robert D. Patten, VP
Nb: Lois Hines

Mt. Pleasant

HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$1.25 Mil
Hd: Robert L. Norris, Pres

HAWKEYE BANK & TRUST
P.O. Box 709 52641
319/385-9054
Donald F. Carmody, Pres&TO

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.
P.O. Box 188 52314
319/895-8835 Tr/u$1 Mil
Hd: J. A. Fordyce, Pres&SrTO
B. J. Behrens, AsstCsh&AsstTO

Muscatine

CENTRAL STATE BANK
P.O. Box 146 52761
319/263-3131 Tr$25 Mil
Hd: Loren A. Backhaus, VP&TO

FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$16 Mil
Hd: Robert P. Solheim, SrVP&TO
TrOpers: Margaret C. Mathes, VP&TO

Nashua

FIRST NASHUA STATE BANK
302 Main St. 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Pres&TO
PersTr: R. L. Gossard, ExecVP&TO
TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

Neola

FARMERS & MERCHANTS STATE BANK
P.O. Box 37 51559
712/485-2245 Tr/u$1 Mil
Hd: Traverse L. Hall, Pres
PersTr: M. J. Welbourne, VP
Hazel L. Hall, ChmBd

Nevada

NEVADA NATIONAL BANK
P.O. Box 59 50201
515/382-2101 Tr$1.9 Mil

STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$1 Mil
Hd: Dale F. Collings, VP,Csh&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

New Hampton

FIRST NATIONAL BANK
P.O. Box 306 50659
515/394-2116
Hd: Ronald D. Diddy, Pres
Harlan A. Pose, Csh&TO

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr/u$1 Mil
Hd: G. R. Cassabaum, VP&TO

Newell

THE FIRST NATIONAL BANK
P.O. Box 295 50568
712/272-3321 Tr$2.3 Mil
Hd: A. J. Hill, ChmBd&TO
PersTr,TrOpers: G. D. Hill, Pres&AsstTO
TrInv: C. Wabeke, VP&TO

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1116 50208
515/792-3444 Tr$100 Mil
Hd,TrInv,Nb: R. S. Lindgren, VP&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers:
Bernadine R. Howell, TO

Oakland

CITIZENS STATE BANK
P.O. Box 68 51560
712/482-6431 Tr/o$1 Mil
Hd: Terry P. Conner, AsstVP,Csh&TO

Oelwein

FIRST NATIONAL BANK
P.O. Box 620 50662
319/283-2524 Tr/u$3 Mil
Hd: Flora Kisner, AsstTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,
TrOpers,Nb: Donald F. Baumgartner,
SrVP&AsstTO

OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr$11.04 Mil
Hd: David Helscher, VP&TO

Orange City

SIOUX COUNTY STATE BANK
P.O. Box 805 51041
712/737-4818
Hd: Andrea Van Beek, VP&TO

Osage

THE HOME TRUST & SAVINGS BANK
P.O. Box 150 50461
515/732-3763 Tr$3.9 Mil
Hd: Cheryl A. Bonjour, VP

Osceola

CLARKE COUNTY STATE BANK
P.O. Box 487 50213
515/342-6581 Tr/u$1 Mil
Hd: Jane Houston, Csh&TO
Earl Curtis, Pres&TO

Oskaloosa

IOWA TRUST & SAVINGS BANK
P.O. Box 440 52577
515/673-8405 Tr$6 Mil
Hd: Kenneth C. Hanna, SrTO

MAHASKA STATE BANK
P.O. Box 500 52577
515/673-8303 Tr$1 Mil
Hd: Lynn Howard
TDP: Bill Sunstrum

Ottumwa

NORWEST BANK OTTUMWA, N.A.
231 W. Second St.
P.O. [illegible] 220 52501
515/682-8125

SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$1.766 Mil
Hd: Gary K. Johnson, TO

UNION BANK AND TRUST CO.
P.O. Box 598 52501
515/683-1641 Tr$50 Mil
Hd: Frank T. Juvan, VP&SrTO
Diane D. Glenn, TO
Larry Schmitz, TO

Oxford

FIRST TRUST & SAVINGS BANK
52322
319/628-4755 Tr/u$1 Mil
Hd: J. M. Bigelow, ExecVP&Csh

Parkersburg

PARKERSBURG STATE BANK
P.O. Box 70 50665
319/346-2414
Hd: Charles V. Perry, ExecVP
TrOpers,Nb: Robert Kluiter, VP

Paullina

THE FIRST NATIONAL BANK
P.O. Box L 51046
712/448-3456 Tr$2.5 Mil
Hd: Vernon E. Hibbing, Pres

Pella

THE PELLA NATIONAL BANK
801 Broadway St. 50219
515/628-2121
Hd: C. L. Vander Ploeg, SrVP&TO

Perry

BRENTON NATIONAL BANK OF PERRY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 8 50220
515/465-5611 Tr$8 Mil
Hd: C. R. Collins, Pres&TO
TrOpers: Lorraine Winger, TO
Nb: Ronald D. Larson, SrVP&TO
Thomas J. Flynn, TO

PERRY STATE BANK
P.O. Box 129 50220
515/465-3521 Tr/o$4 Mil
Hd: James R. Haas, SrVP&TO

Pierson

FARMERS SAVINGS BANK
51048
712/375-5329 Tr$.5 Mil
Hd: Jim Sheehan, Pres

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Pocahontas

THE COMMERCIAL STATE BANK
P.O. Box 100 50574
712/335-3322
Hd: Rodney B. Amlie, Pres
POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK
52162
319/864-7615 Tr$.5 Mil
Hd: M. F. Chevalier, Pres&TO
POSTVILLE STATE BANK
P.O. Box 130 52162
319/864-7441 Tr/u$1 Mil
Hd: R. E. Taylor, Pres

Princeton

FARMERS SAVINGS BANK
328 River Drive 52768
319/289-5311 Tr/u$1 Mil
Hd: Glen H. Suiter, Chm

Rake

STATE SAVINGS BANK
Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, ExecVP

Remsen

FARMERS SAVINGS BANK
P.O. Box 597 51050
712/786-1143
Hd: David G. Wingert, AsstVP&TO

Renwick

RENWICK SAVINGS BANK
P.O. Box 7 50577
515/824-3251 Tr$.5 Mil
Hd: William D. Tufford

Rock Rapids

ROCK RAPIDS STATE BANK
51246
712/472-2537 Tr$7 Mil
(Branch in Little Rock)
Hd: Andrea Van Beek, VP&TO

Rock Valley

PEOPLES BANK & TRUST
P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO

Rockwell City

UNION STATE BANK
P.O. Box 268 50579
712/297-7556 Tr/o$1 Mil
Hd: James R. Esmay, TO

Rolfe

ROLFE STATE BANK
50581
712/848-3480 Tr/u$1 Mil
Hd: Robert J. Dixon, Csh&TO

Sac City

CITIZENS SAVINGS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO
SAC CITY STATE BANK
P.O. Box 30 50583
712/662-4721 Tr/u$1 Mil
Hd: George H. Pingrey, Pres&TO
TrOpers: Royce E. Case, AsstVP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
P.O. Box 219 50472
515/736-4501 Tr$1 Mil
Hd: Donai R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER
51053
712/275-4261 Tr$3 Mil
Hd: J. M. Currie, Pres&TO
Farm: Rodney Plagman, VP,FM&TO

Seymour

HAWKEYE BANK & TRUST N.A.
215 N. 5th 52590
515/898-2296
(Branch of Centerville)

Sheldon

CITIZENS STATE BANK
808 3rd Ave. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO
SECURITY STATE BANK
P.O. Box 70 51201
712/324-5141 Tr$2.2 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Robert J. Engel, VP

Shenandoah

THE CITY NATIONAL BANK
116 South Blossom St. 51601
712/246-2205 Tr/u$1 Mil
Hd: George H. Perry, Pres&TO
PersTr: Ruth Dwyer

Sibley

SIBLEY STATE BANK
P.O. Box 96 51249
712/754-2561
Hd: David D. Vaselaar, ExecVP&TO

Sidney

FREMONT COUNTY SAVINGS BANK
51652
712/374-2622 Tr/u$1 Mil
Hd: Ralph D. Storey, Pres

Sioux City

FIRST NATIONAL BANK
501 Pierce St.
P.O. Box 3248 51102
712/277-0696
Ralph Sandvig, VP&TO
Charles R. Mikkelsen, TO
TrInv: William Conner, Mgr
TrOpers: Glenda Moriarty, Mgr
NORWEST BANK SIOUX CITY, N.A.
P.O. Box 808 51102
712/252-4141
Hd: Stephen Stroud, VP&TO
SECURITY NATIONAL BANK
607 Pierce St. 51102
712/277-6586 Tr$165 Mil
Hd,Nb: Delaine C. Peterson, SrVP
PersTr: L. C. Jensen, VP&TO
CorpTr,EmplBen,TrInv,ComTrF: Michael M. Moreland, TO
TrOpers: Jeanette Wendt, TOpO
EstAdmin: Elizabeth M. Spellman
TOY NATIONAL BANK
P.O. Box 57 51102
712/279-5677 Tr/o$65 Mil
Hd,CorpTr,Nb: Russell Curtis, VP&MngTO
PersTr,ComTrF: Robert S. Grothaus, VP&TO
Prob: Clark Schmitz, AsstTO
TrInv: David Margheim, AsstVP&TO
EmplBen: Richard L. Billings, TO
TrOpers: Kathryn DeSmet, TOpO
FmMgmt: Kenneth L. Ebsen, VP
Gary L. Walters, FM

Spencer

FARMERS TRUST & SAVINGS BANK
P.O. Box 1167 51301
712/262-3340
Hd: Jack Easter, CEO
David Binder, TO
Dianna Sopeland, TO
HAWKEYE BANK & TRUST
P.O. Box 4068 51301
712/262-1940 Tr$5 Mil
Hd: Paul E. Strautz, VP&TO
TrOpers: Rita Hoffman, TrSec
UNITED CENTRAL BANK OF SPENCER,NatAssn
P.O. Box 6128 51301
712/262-2200
Hd: David W. Cuttell, ExecVP&TO

Storm Lake

CITIZENS FIRST NATIONAL BANK
P.O. Box 1227 50588
712/732-5440 Tr$37 Mil
Hd: Larry E. Dugan, TO
THE COMMERCIAL TRUST & SAVINGS BANK
P.O. Drawer 549 50588
712/732-2190
Hd: Dale L. Martin, VP&TO
Rose A. Nelson, Csh&TO
SECURITY TRUST & SAVINGS BANK
P.O. Box 429 50588
712/732-3022 Tr/u$ Mil
Hd: E. L. Ballou, Pres&TO

Story City

RANDALL-STORY STATE BANK
50248
515/733-4396 Tr$2.5 Mil
Hd: Donald A. Hoy
STORY COUNTY STATE BANK
50248
515/733-4322 Tr/u$1 Mil
Hd: Robert E. Sweet, Pres&TO

Sumner

THE FIRST NATIONAL BANK OF SUMNER
P.O. Box 206 50674
319/578-3312 Tr$1.9 Mil
Hd: Robert Arthaud, Pres
Dale J. Lehmkuhl, ExecVP&TO

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
712/446-3324 Tr$1 Mil
Hd: James J. Johnson, Pres&TO
Charles K. Kummerfeld, VP,Csh&TO

Swisher

SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: Eugene Robison, ExecVP&TO
Daryl Hynek, Csh&AsstTO
Philip Reed, AsstCsh&AsstTO

Titonka

TITONKA SAVINGS BANK
50480
515/928-2142 Tr/u$1 Mil
Allan J. Boyken
Neal E. Boyken

Traer

FARMERS SAVING BANK
611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK
712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

Urbana

URBANA SAVINGS BANK
52345
319/443-2562
Hd: John A. Suchomel, Pres&TO

Urbandale

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
7031 Douglas St. 50322
515/278-6808 Tr/u$1 Mil
Hd: David Nagel, Pres&TO
Marc S. Johnson, VP&TO
Al Garson, TO
Patsy L. Schoen, AsstTO

Victor

VICTOR STATE BANK
P.O. Box 149 52347
319/647-2331 Tr/u$1 Mil
Hd: R. V. Dentel, Pres&TO

Vinton

BRENTON BANK & TRUST COMPANY OF VINTON
(See Brenton Banks, Inc., Des Moines)
P.O. Box 112 52349
319/472-2373 Tr$2 Mil
Hd: Larry Rolfstad, Pres
Jeff Hagen, AsstVP&TO
Thomas J. Flynn, TO

STATE BANK OF VINTON
P.O. Box 389 52349
319/472-2345 Tr$5 Mil
Hd: Vernon L. Geiger, ExecVP&TO

Walcott

WALCOTT TRUST & SAVINGS
52773
319/284-6202
Hd: Ken H. Dietz

Walford

FARMERS SAVINGS BANK
P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, AsstTO

Wall Lake

WALL LAKE SAVINGS BANK
202 Main St. 51466
712/664-2311
Hd: J. E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
Hd: L. T. Heilman, Pres&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: Juanita Hering, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
P.O. Box 90 50704
319/291-5281 Tr$106 Mil
Hd: William N. Burger, SrVP&TO
CorpTr,EmplBen: James R. Martin, VP&TO
TrInv: Curtis Kyhl, VP

PEOPLES BANK & TRUST CO.
419 West 4th 50704
319/235-1414 Tr$60 Mil
Hd: John L. Calton, SrVP&TO
Dick Schmit, VP&TO
Henry E. Edsill, TO
James L. Friedl, TO

WATERLOO SAVINGS BANK
425 Cedar St. 50704
319/235-1431 Tr$100 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: James E. Thielen, TO
ComTrF,EmplBen: Dennis Egel, TO

Waverly

FIRST NATIONAL BANK OF WAVERLY
P.O. Box 837 50677
319/352-1340 Tr$4.9 Mil
Hd: Rodney Drenkow, VP&TO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$3.4 Mil
Hd: Paul A. Meyers, SrTO

Webster City

THE FARMERS NATIONAL BANK
P.O. Box 370 50595
515/832-1133 Tr$6 Mil
Hd: L. Richard Anderson

Wellman

WELLMAN SAVINGS BANK
P.O. Box A 52356
319/646-6011 Tr$2 Mil
Hd: S. R. Barber, Chm
Daniel H. Doyle, Pres

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L. C. Rummells, Pres&TO
John W. Kofoed, ExecVP&TO

West Burlington

WEST BURLINGTON SAVINGS BANK
P.O. Box 100 52655
319/754-7501
Hd: Charles N. Gross, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 65020 50265
515/225-2300 Tr$10.9 Mil
Hd: Donald U. Austin, TO
David Milligan, AsstTO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2.5 Mil
Hd: R. T. Rehmke, Pres

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$1.5 Mil
Hd: Bruce Crandall, ExecVP

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-2471
Hd: Dennis Henning, Pres&TO

Wilton

WILTON SAVINGS BANK
P.O. Box 556 52778
319/732-2077 Tr$6 Mil
Hd: Ronald W. Follmann

Winfield

PEOPLES STATE BANK
52659
Tr/u$1 Mil
Hd: Michael Garris

Winterset

UNION STATE BANK
P.O. Box 110 50273
515/462-2161 Tr$13 Mil
Hd: D. A. Bolton, Pres&TO

Wyoming

CITIZENS STATE BANK
P.O. Box B 52362
319/488-2211 Tr/u$1 Mil
Hd: R. L. Orth
Harlan R. Jacobson, AsstTO

65.1% of the subscribers of
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KANSAS

Albert

THE FARMERS BANK & TRUST
P.O. Box 100 67511
316/923-4212 Tr/u$1 Mil
Hd: William Robbins, Pres&TO
ComTrF,TrOpers: Richard Schenk, AsstTO

Anthony

THE CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 250 67003
316/842-5164 Tr$2 Mil
Hd: Charles Masner, Pres&TO

Arkansas City

THE HOME NATIONAL BANK
P.O. Box 1047 67005
316/442-4040 Tr$16 Mil
Hd: Stephen A. English, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO

Atchison

THE CITY NATIONAL BANK
626 Commercial St.
P.O. Box 309 66002
913/367-3412 Tr/u$10 Mil
Hd: June Lynn, VP&TO
TrOpers: Janet Jackson

EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 438 66002
913/367-6000 Tr/u$10 Mil
Hd: Paul H. Adair
TrOpers: Kathy Clark

Atwood

FARMERS BANK & TRUST
P.O. Box 279 67730
316/626-3233
Hd: Barnabas D. Horton

Augusta

AUGUSTA BANK & TRUST
P.O. Box 400 67010
316/775-2227
Hd: Jean Lunsford, VP

Baxter Springs

AMERICAN NATIONAL BANK
P.O. Box 597 66713
316/856-2301 Tr$1 Mil
Hd: Geraldine Randall

Beloit

GUARANTY STATE BANK & TRUST CO.
201 S. Mill St. 67420
913/738-3501 Tr$8.1 Mil
Hd: Marcia A. Hauck, VP&SrTO
Thomas L. Pruitt, AsstTO
Kim Nicholson, TrSec

Burlington

THE PEOPLES NATIONAL BANK AND TRUST COMPANY OF BURLINGTON
P.O. Box 185 66839
316/364-8611 Tr/u$1 Mil
Hd: W. F. Dreiling

Chanute

THE FIRST NATIONAL BANK
P.O. Box 598 66720
316/431-4200
Hd: Paula Bevans, VP

Clay Center

UNION STATE BANK
67432
913/632-3122
Hd: Chester W. Oberg, Pres&TO

Coffeyville

THE FIRST NATIONAL BANK
P.O. Box 567 67337
316/251-0200 Tr/o$25 Mil
Hd: Phillip W. Hocker, VP&TO
Laudine S. Luhn, AsstVP&TO

Colby

THE THOMAS COUNTY NATIONAL BANK
P.O. Box 717 67701
913/462-3313 Tr$2 Mil
Hd,EmplBen,TrOpers,Nb:
Dale D. Harkins, Chm
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST
P.O. Box 409 66901
913/243-3211 Tr$13.3 Mil
Donald R. LacKamp, Pres&TO
Hd: Jill A. Casado, VP&TO
Debbie Deneault, AsstVP&TO

Dodge City

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1120 67801
316/227-8586 Tr$8 Mil
Hd,PersTr,CorpTr,EmplBen:
Donice Mink, AsstTO
Donna Kline, AsstTO

El Dorado

FIRST NATIONAL BANK & TRUST CO.
200 N. Main St. 67042
316/321-5200 Tr$4 Mil
Hd,Nb: Frank J. Becker, Chm&TO
Venettia Maddux, AsstTO

WALNUT VALLEY BANK & TRUST
P.O. Box 777 67042
316/321-1250 Tr$10 Mil
Hd: Stephen C. Funk, VP&TO
TrOpers,TDP: Yvonne J. Lee, TrSec

Ellis

ELLIS STATE BANK
916 Washington St. 67637
Hd: J. M. Downing

Emporia

CITIZENS NATIONAL BANK & TRUST CO.
6th & Commercial Sts. 66801
316/342-5350 Tr$51 Mil
Hd: Glenn E. Tague, SrVP&TO
PersTr: Mike Slattery, AsstVP&TrAdmO
TrOpers: Rosella M. DeMotte, AsstVP&TOpO

EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
316/342-3454 Tr$17 Mil
Hd: Howard G. Gunkel, ExecVP&TO
TrOpers: Jeffrey L. Morrow, AsstTO

Eureka

HOME BANK & TRUST CO.
P.O. Box 620 67045
316/583-5516 Tr/o$2 Mil
R. D. Rucker, Pres&TO
Rick D. Smith, SrVP,Csh&TO

Garden City

FIDELITY STATE BANK
P.O. Box F 67846
316/276-2314
Hd: Richard R. Eads, SrVP&TO

Gardner

FARMERS BANK & TRUST CO.
66030
913/884-7715 Tr/u$1 Mil
Hd: Shannon De Weese

Garnett

GARNETT STATE SAVINGS BANK
P.O. Box 329 66032
913/448-3111
Hd: Loran W. Wilson

Goodland

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr$15 Mil
Hd: Alan Deines, TO

GOODLAND STATE BANK & TRUST CO.
P.O. Box 499 67735
913/899-2342 Tr$1 Mil
Hd: L. D. Goodwin, Pres&TO
Arthur Jones, Csh&AsstTO

Great Bend

AMERICAN STATE BANK & TRUST CO.
Broadway at Main, P.O. Box 227 67530
316/792-1761 Tr$2.5 Mil
Hd: Clyde O. Burnside, Jr., SrVP&TO

SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: J. A. Mermis, Jr., VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$10.5 Mil
Hd: George K. Corbett, VP&TO
TrInv: Richard L. Ramsey, VP&IO

FIRST NATIONAL BANK
P.O. Box 400 67601
913/625-6595, Ext. 45 Tr$4 Mil
Hd: Evelyn L. Schumacher

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$8 Mil
Hd: James W. Patton, Chm&TO
Fredrecia H. Kepple, TOpO
TrOpers: Jo Ann Karn

MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$5 Mil
Hd,Nb: Harlin L. Schram, Pres&TO
PersTr,CorpTr: Gerald C. Speidel, Jr., ExecTO
TrInv,ComTrF: Susan I. Scarbrough
Leo Tritsch
Edward Sourk
Scott Foster

Hill City

THE CONSOLIDATED STATE BANK
101 East Cherry St., P.O. Box 369 67642
Hd: R. W. Culley, Pres

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

KANSAS (Cont'd)

Hoxie

HOXIE STATE BANK
P.O. Box 77 67740
913/675-3261 Tr/u$1 Mil
Hd: Harriet C. Shatzell, Pres&TO
PersTr: Sam L. Smith, VP&Csh
TrOpers: Helen A. Shaw, AsstCsh&AsstTO
Nb: Kenneth Kahle, VP&TO

Hutchinson

BANK OF KANSAS
P.O. Box 1707 67501
316/663-5011
Hd: D. Densmore Shute Hart, Pres
TrOpers: Stuart L. Schrader, TO

CENTRAL STATE BANK
P.O. Box 1366 67501
316/663-5481 Tr$18 Mil
Hd: Thomas A. Ackerman, SrVP&TO
Terry L. Henry, TO

FIRST NATIONAL BANK
1 N. Main St. 67501
316/663-1521 Tr$80 Mil
Hd,ComTrF: Don Adams, SrVP&TO
PersTr,Nb: Dave Hederstedt, VP&TO
PersTr,Nb: Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO

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TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Chris Bontrager

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316/331-3100 Tr$4 Mil
Hd: Albert K. Sewell, Chm&TO

THE INDEPENDENCE STATE BANK OF INDEPENDENCE, KS
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316/331-4800 Tr$1.5 Mil
Hd: Ben F. Boys, TO
PersTr: Marth Swanson, AsstTO

Inman

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Robert A. Bartels, ExecVP&TO

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IOLA STATE BANK
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316/365-3101 Tr$2 Mil
Hd: Howard K. Gilpin, Pres&TO

Junction City

CENTRAL NATIONAL BANK of JUNCTION CITY
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Della Schnackenburg, AsstTO

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P.O. Box 348 66441
913/762-4121 Tr$3 Mil
Hd: Don Uptegrove, VP&TO

Kansas City

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PersTr,CorpTr,TrInv,Nb: Thomas W. Johnson, AsstVP&TO
EmplBen,TrOpers,TDP: Rose Marie Peel, AsstCsh&TO

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PersTr: Earl D. Tjaden, VP
CorpTr,EmplBen: R. H. Hamilton, VP&TO
TrOpers: Shirley Mattox, TO
Nb: Arlene Kirk, TO
TrInv: James L. Moffett, CFA,VP&TrInvO

HOME STATE BANK
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TrOpers: Mrs. Ruth Whitmore, AsstTO

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CorpTr,EmplBen: Michael J. Patton, VP
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Hd: Amy O. Walters, SrVP&TO

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James Farris, AsstTO
CorpTr: Raymond J. Hintz, VP&TO
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Margaret Hackett, AsstTO
TrInv: James H. Slocomb, VP&TrInvO
EmplBen: P. Kent Sundgren, AsstVP&TO
TrOpers: Barbara Haynes, TOpO

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PersTr: Phil Watson, AcctAdm
PersTr: Marjorie H. Smith, TO
TrInv: Elizabeth B.A. Miller, AsstPtfolMgr

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Hd: Stephens Smiley

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Wm. B. Griffith, Pres&TO

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TrInv: Lee Hoefinghoff, VP&TO
TrOpers: Emogene Fisk, AsstTO
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John Stewart, TO

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TrOpers: Debby Falk

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PersTr: Brian Borellis, TO
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TrOpers: Betty D. Girten, AsstTO
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CorpTr: Kathaleen Wyatt, AsstTO
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Hd: C. P. Barriger, VP&TO

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Hd: Jack Lambert, Jr.

Franklin

COMMERCIAL BANK & TRUST CO.
P.O. Box 575 70538
318/828-5140 Tr/u$1 Mil
Hd: Paul Melton, Chm&Pres

ST. MARY BANK & TRUST CO.
P.O. Box 587 70538
318/828-0560
Hd: Tom Lee Horne, Jr., TO

Franklinton

WASHINGTON BANK & TRUST CO.
P.O. Drawer L 70438
504/839-9821 Tr$2 Mil
Hd: Roy Richard, Pres
W. C. Byrd, ExecVP

Gretna

FIRST NATIONAL BANK OF JEFFERSON PARISH
P.O. Box 369 70053
504/368-6200 Tr$15 Mil
Hd: Ronald G. Barnes, VP&TO
PersTr: Peggy Scott

Hammond

CITIZENS NATIONAL BANK
P.O. Box 2188 70401
504/345-3545
Hd: Jack W. Gautier, ExecVPInv

Haynesville

PLANTERS BANK & TRUST CO.
P.O. Box 151 71038
318/624-1515
Hd: Larry Jordan, Pres

Houma

FIRST NATIONAL BANK
P.O. Box 6096 70360
504/868-1660 Tr$60 Mil
Hd: Peter Lemann, SrVP
PersTr,CorpTr: James M. Leeper, VP
TrOpers: Mary Matherne, VP
Nb: Regina Foreman, AsstVP

TERREBONNE BANK & TRUST CO.
P.O. Box 5036 70361
504/876-7800 Tr$65 Mil
Hd: Mark S. Menard, TO
Stk: Pat Babin
EmplBen: Mark Duthu
PersTr: Celeste Daigle
CorpTr: Joan Blanchard
TrOpers: Linda Brashier

Jennings

JEFF DAVIS BANK & TRUST CO.
P.O. Box 820 70546
318/824-3424 Tr$1.5 Mil
Hd: F. A. Gallaugher, Pres
PersTr,CorpTr,TrInv,Nb: Edward F. Simon, TO

Jonesville

CATAHOULA BANK
71343
318/339-8571
Hd: R. B. Riley, Pres

FIRST NATIONAL BANK OF JEFFERSON PARISH
P.O. Box 369 70053
504/368-6200 Tr$15 Mil
Hd: Ronald G. Barnes, VP&TO
PersTr: Peggy Scott

Lafayette

AMERICAN BANK & TRUST CO.
P.O. Box 3608 70502
318/233-4150 Tr$22 Mil
Hd: H. Arnold Wethey, VP&TO
TrOpers: Laura Russell, AsstTO

FIRST NATIONAL BANK
P.O. Box 90-F 70509
318/232-1211 Tr/o$17.5 Mil
Hd,Nb: John C. Wagnon, VP&TO
TrOpers,TDP: Jerry W. Reynolds, AsstVP&TO

GUARANTY BANK & TRUST CO.
P.O. Box 3248 70502
318/233-3411 Tr$278 Mil
Hd,PersTr,TrInv: Richard C. Byrd, VP&TO
PersTrAdm: Donald L. Huter, Jr.
CorpTr: Carolyn Webb
EmplBen: Janet Burleigh
TrOpers: Yvonne Romero

HUB CITY BANK & TRUST
213 West Vermillion St. 70502
318/237-2265 Tr/u$1 Mil
Hd: Russell Richard, Cont&TO

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK
P.O. Box 2891 70602
318/439-2495 Tr/o$25 Mil
Hd: Frederick M. Lee, VP&TO
TrOpers: Ronald P. Roan, AsstTO

FIRST NATIONAL BANK
P.O. Box 1889 70602
318/477-7630 Tr$20 Mil
Hd: Mark A. Lungaro, VP&TO
Charles B. Verrette, AsstVP&AsstTO

GULF NATIONAL BANK
P.O. Box 1527 70602
318/436-0531 Tr$13 Mil
Hd: Charles S. Ware, VP&TO
Bel E. Taylor, AsstTO

LAKESIDE NATIONAL BANK
P.O. Box 1268 70602
318/433-2265 Tr/o$20 Mil
Hd: Andrew J. Betz, VP&TO
TrOpers: Julie Fewell, AsstTO

Lake Providence

BANK OF DIXIE
P.O. Box 31 71254
Hd: Sarah Overby, TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.
P.O. Box 1151 71446
318/239-6504 Tr$1 Mil
Hd: W. E. Droddy, Jr., VP

Lutcher

ST. JAMES BANK & TRUST CO.
P.O. Box 400 70071
504/869-5326
Hd: Robert Zeringue

Mansfield

MANSFIELD BANK & TRUST
P.O. Box 232 71052
318/872-3831
Hd: Mrs. Bobbie McCraw, VP&TO

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
318/377-4283 Tr$4 Mil
Hd: Don D. Moore, Pres
TrOpers: Martha H. Alexander, TO

PEOPLES BANK & TRUST CO.
P.O. Box 340 71055
318/377-6366
Hd: Ralph S. Williams, Pres

Monroe

AMERICAN BANK & TRUST CO. IN MONROE
1500 North 18th St. 71201
318/362-8200 Tr$4.1 Mil
Hd: Iris Geisler

CENTRAL BANK
P.O. Box 4928 71211
318/362-8500 Tr$50 Mil
Hd: Charles A. Hadden, VP
PersTr: Anita Tyler
George Morgan
TrInv: George Bagley, VP
EmplBen: Albert M. Crawford, VP
TrOpers: Diana Fontana

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71294-0487
318/387-8330
Shady Wall, TO

OUACHITA NATIONAL BANK
P.O. Drawer 1412 71201
318/362-7576 Tr$75.2 Mil
Hd,Nb: William C. Staab, SrVP&TO
PersTr: Charles A. Hodgkins, Jr., AsstTO
CorpTr,EmplBen,TrOpers: William W. Keith, VP&TO
TrInv,ComTrF: Lane B. Williams, TrInvO

Napoleonville

ASSUMPTION BANK AND TRUST COMPANY
P.O. Box 389 70390

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71457
318/352-8141 Tr$2 Mil
Hd: Herbert S. Cobb, Pres&TO

PEOPLES BANK & TRUST CO.
P.O. Box 578 71457
318/352-6404 Tr$1 Mil
Hd: J. Houston Lacaze, SrVP&TO

LOUISIANA (Cont'd)

New Iberia

NEW IBERIA NATIONAL BANK
P.O. Box 398 70560
318/365-6761
Hd: J. O. Broussard, ExecVP

New Orleans

AMERICAN BANK
200 Carondelet St. 70130
504/525-7761
Hd: Jerome B. Glynn, VP&TO
PersTr,TrInv,TrOpers: Theodore Labiche, Jr., VP&TO
ComTrF,EmplBen,CorpTr: Philip L. Batson, AsstVP&TO
Safekpg: Gerald G. Young, VP

FIRST NATIONAL BANK & COMMERCE
210 Baronne St. 70112
504/561-1808 Tr$350 Mil
Hd: John A. Rodgers, III, SrVP&TO
PersTr: William A. White, III, VP&TO
CorpTr: James P. Conner, VP&TO
TrInv: Fred M. Smith, VP&TO
ComTrF,TrOpers: John H. Ledger, VP
Nb: Alois S. Jurciu, VP

HIBERNIA NATIONAL BANK
P.O. Box 61540 70161
504/586-5531 Tr$2.7 Bil
Hd: Rodney J. Abele, Jr., VP&Mgr
TrAdm: Jim Bryon, VP&TrInvO
TrInv: Robert Rust, VP&TrInvO
TrOpers: James Masterson, VP&TO
PersTr: Pierre F. Lapeyre, VP&TO
CoprTr: Bill Laurendine, VP&TO
Mkt: Charles Field, VP&TO

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$110 Mil
Hd: Peyton E. Bruns, VP&TO
Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

AMERICAN BANK & TRUST CO.
P.O. Box 1579 70570
318/948-3056
Hd: Judy C. Meche

PLANTERS TRUST & SAVINGS BANK
P.O. Box 1299 70570
318/948-6582
Merlyn Andrus, SrVP&TO

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
Hd: Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/u$1 Mil
Hd: E. B. Middleton, ExecVP&TO

IBERVILLE TRUST & SAVINGS BANK
P.O. Box 695 70764
504/687-2091 Tr/u$1 Mil
Hd: R. J. Stonich, VP&TO

Ruston

RUSTON STATE BANK & TRUST CO.
P.O. Box 1130 71270
318/225-2376 Tr$7.5 Mil
Hd: John F. Emory, SrVP&Csh
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Gary Wood, VP&TO
TrOpers,Nb: Judy Jones
TrOpers,Nb: Karen Lawrence

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/u$1 Mil
Hd: Eloise Cutrer, Csh&TO

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
318/394-6242 Tr/u$1 Mil
Hd: Larry J. Comeaux
Lena O. Fuselier, AsstTO

Shreveport

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/226-4716
Hd: Robert E. King, SrVP&TO
PersTr,ComTrF: David H. Nordyke, VP&TO
CorpTr: Richard G. McBroom, TO
EmplBen: Stephen A. Boose, TO
TrOpers: Wm. G. Miller, TO
TrInv: R. E. Lindquist, TO

FIRST NATIONAL BANK OF SHREVEPORT
P.O. Box 21116 71154
318/226-2211 Tr$203 Mil
Hd: Nicholas J. Roppolo, SrVP&TO
EmplBen,CorpTr: Alex R. Ivins, VP&TO,Mgr
EmplBen: Douglas F. Frey, TO
CorpTr: Janice R. Stephens
PersTr,TrOpers: Bruce F. Jones, VP&TO,Mgr
PersTr: Mary J. Fain, TO
PersTr: Arthur R. Carmody, III, TO
Est: Will N. Blanchard, AsstVP&TO

LOUISIANA BANK & TRUST CO.
P.O. Box 21730 71120
318/222-2121 Tr$29 Mil
Hd: Ira L. Moss, VP&TO
EmplBen: Harold J. Byrd, VP&TO
PersTr: Naomi Wheland, TO
TrOpers: James C. Lyons, TO

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd: H. E. Waters, Pres
PersTr,EmplBen: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, ExecVP&Csh

Ville Platte

THE EVANGELINE BANK & TRUST CO.
P.O. Box 346 70586
318/363-5541
Hd: Jack C. Fruge, Pres&TO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71291
318/387-8330
Hd,TrInv,EmplBen,TrOpers: Shady Wall, CEO
PersTr,CorpTr,ComTrF,Nb: Chuck Dobrinick

Winnsboro

WINNSBORO STATE BANK & TRUST CO.
P.O. Box 880 71295
318/435-7535
Hd: Ray Prickett, TO

MAINE

★Augusta

BANK OF MAINE,NatAssn
244 Water St. 04330
207/622-7161 Tr$20 Mil
Hd: Jon F. Nivus, VP&TO
Jeanne M. Austin, VP&TO
Janet A. White, AsstTO

DEPOSITORS TRUST CO.
(Trust Dept.)
286 Water St. 04330
207/623-4721 Tr$368 Mil
(Branch in Bangor)
Hd: Robert S. Craig, SrVP&SrTO
TrInv: Frank Lawrence, AsstVP&TO
Nb,Admin: Thomas H. Sawyer, VP&TO
Nb: James Brown, TrDevO
TrOpers: Frank Jansen, AsstVP&TO

Bangor

DEPOSITORS TRUST COMPANY OF EASTERN MAINE
Washington & Exchange St. 04401
207/945-5611
(Affiliate of Depositors Trust Company, Augusta)
Hd: Maurice P. Shea, 3rdPres&TO
Nb: Mary Ann Davis, TrDevO

MAINE NATIONAL BANK
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd: John Blatchford, VP&TO
PersTr: Richard S. Douglas, VP&TO

THE MERRILL CO.
Merrill Center, Exchange St. 04401
207/945-5651 Tr$300 Mil
Hd,PersTr,CorpTr: John C. McGinn, SrVP&SrTO
TrInv,ComTrF: Robert Bjorn, VP
EmplBen: A. Peter Averill, VP
TrOpers: A. P. Picard, TO
Nb: Richard A. Spencer, VP

NORTHEAST BANK & TRUST CO.
2 State St. 04401
207/947-4531 Tr$80.5 Mil
Hd: Jean M. Deighan, SrVP&SrTO
SrTrAdm: Sandra Walsh Patrick, AsstVP&TO
Robert M. Parker, Jr., VP&TO
EmplBen: Margaret M. Samways, AsstVP
Mktg,Nb: Anne C. Gibson
CorpTr: Shann M. Gillespie
TrOpers: Lois Main

UNITED BANK
2 Hammond St., P.O. Box D 04401
207/942-5263 Tr$7.5 Mil
Hd,PersTr,TrInv: Daniel B. Priestly, Pres
CorpTr,EmplBen: Mary-Lou Cronin, TrAdm
TrOpers,TDP: Kimberly A. Shain, AsstTrAdm

Bar Harbor

BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207/288-3314 Tr$60 Mil
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Faye A. Geel, AsstTO

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-3341 Tr$8 Mil
Hd: Richard S. Libby, VP&TO

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Hd: Robert E. Mitchell, Pres
David C. Shaw, ChmBd&TO

Caribou

AROOSTOOK TRUST CO.
P.O. Box 607 04736
207/496-3871 Tr$2.2 Mil
Hd: Richard E. Wing, TO

Damariscotta

DAMARISCOTTA BANK & TRUST CO.
P.O. Box 280 04543
207/563-8121 Tr$4.0 Mil
Hd: Judith Mohr

FIRST NATIONAL BANK
P.O. Box 940 04543
207/563-3195 Tr$5.3 Mil
Hd: Horace C. Brewer, SrVP,Csh&TO

Ellsworth

UNION TRUST COMPANY OF ELLSWORTH
P.O. Box 479 04605
207/667-2504 Tr$6 Mil
Hd: William S. Clark, VP&TO

Guilford

NORTHEAST BANK OF GUILFORD
P.O. Box 7 04443
207/876-3322
Hd: Charles F. Carlisle, Pres
TrOpers: Betty J. Finley, TO

Lewiston

NORTHEAST BANK OF LEWISTON & AUBURN
P.O. Box 3000 04240
207/784-6911 Tr$75 Mil
Hd,Nb: Donald Roux, SrVP&SrTO
PersTr: Gordon A. Flint, VP&TO
TrInv: William D. Lucas, VP
EmplBen: Jeffrey Van Fleet, VP&TO
Nb: Vincent Burns, VP
TrOpers,PersTr: Corinne MacIntosh, TO
Taxes: Penelope Gerry, TO
PersTr: Bruce Stockford, AsstVP&TO
TrOpers: Margaret Heath, AsstTO

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$4 Mil
Hd: Arnold H. Sturtevant, TO
Larry C. Isaacson, AsstTO

Millinocket

NORTHEAST BANK OF MILLINOCKET
P.O. Box 180 04462
207/723-5122
Hd: Claude R. Carbonneau, Pres
PersTr,CorpTr,TrInv,ComTrF: Robert Parker
EmplBen,TrOpers,Nb: Anne M. Jarvis

Portland

CANAL NATIONAL BANK
P.O. Box 231 04112
207/775-6511, Ext. 207 Tr$325 Mil
Hd: Richard P. Erickson, SrVP&TO
PersTr: Theodore Worden, VP&TO
CorpTr: A. Peter Babyak, VP&TO
TrInv: Sergei P. Kolachov, VP&TrInvO
TrOpers: Donald W. Smith, VP
Nb: Mortimer W. Pratt, VP&TO

CASCO BANK & TRUST CO.
One Monument Sq. 04111
207/774-8221 Tr$240 Mil
Hd: Paul J. White, SrVP
PersTr: Frank Kemna, VP&TO
CorpTr: Warner Price, VP&TO
TrInv,ComTrF: Donald L. Head, VP
EmplBen: R. Clark Schier, VP&TO
TrOpers: Helen R. Rickett, VP-Opers
Nb: Richard Trumpler, VP-Nb

MAINE NATIONAL BANK
(Trust Dept.)
P.O. Box 3555 04104
207/775-1000 Tr$534 Mil
(Branch in Bangor)
Hd: V. Keith Wilson, Jr., ExecVP
PersTr: William A. MacLeod, VP
CorpTr: David C. MacNichol, AsstVP
TrInv,ComTrF: John L. Simpson, VP
EmplBen: Robert I. Chase, VP
TrOpers: H. Cameron McCulloch, VP

Presque Isle

DEPOSITORS TRUST COMPANY OF AROOSTOOK
P.O. Box 847 04769
207/764-3356
Hd: David I. Dorsey, Pres

NORTHERN NATIONAL BANK
P.O. Box 1029 04769
207/769-2211 Tr$54 Mil
Hd: Robert J. Waldron, VP&TO
TrOpers: Gordon W. H. Buzza, Jr., TOpO
TrInv: Edwin A. Bonenfant
Nb: Brent Jepson, TO
Nb: Delia P. Saintcross

Sanford

NORTHEAST BANK
P.O. Box 551 04073
207/324-2202 Tr$26 Mil
Hd: Helen B. Wilkens, VP&TO
TrOpers: Lorraine Baron, AsstTO

Waterville

FEDERAL TRUST CO.
33 Maine St. 04901
207/873-4291 Tr$50 Mil
Hd,CorpTr,Nb: Henry S. Luckraft, VP&TO
PersTr: Clarence E. Bickford, VP&TO
TrInv: Edward S. Riggs, TrInvO
ComTrF,Tax: Lawrence C. Gilman, Jr., TxO
TrOpers: Wilma E. Pouliot

MARYLAND

★Annapolis

ANNAPOLIS BANKING & TRUST CO.
P.O. Box 311 21404
301/268-3366
(Affil. of Mercantile Bankshares Corporation)
Hd: David Truitt, ExecVP

FARMERS NATIONAL BANK
5 Church Circle 21401
301/263-2603 Tr/o$30 Mil
Hd,TrInv,Nb: Glenwood L. Gish, SrVP&TO
PersTr,CorpTr,EmplBen,Tax: Peter DuFourny, TO
TrOpers: Joanne Park, TOpSupv

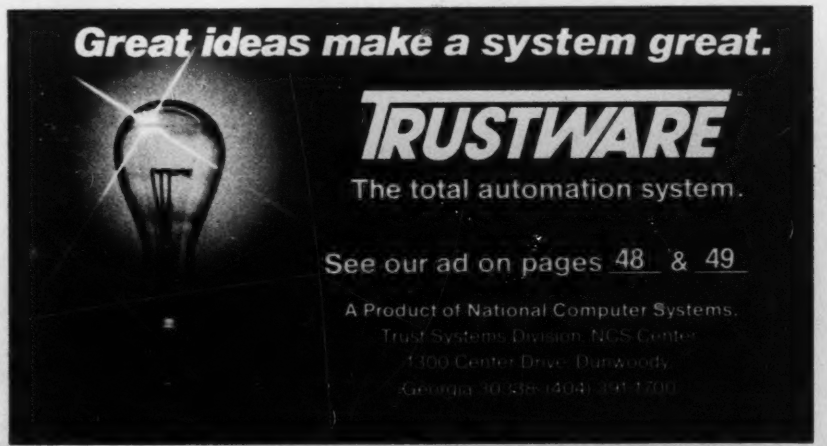
MARYLAND NATIONAL BANK
Church Circle 21401
301/268-4343
(Branch of Baltimore)
Joseph F. Matthai, Jr., VP

Baltimore

EQUITABLE BANK, N.A.
100 S. Charles St. 21201
301/547-4143 Tr$550 Mil
(Branches in Bel Air, Rockville, Salisbury)
Hd: John C. Ruxton, SrVP
Admin: Thomas J. Quirk, SrVP
PersTr: Peter M. Watts, VP
EstSettlmt: Andre Fauntleroy, VP
TrAdmin: Thomas Pawlak, VP
AgcyAdmin: William C. Norwood, VP
TrInv: William F. Gliss, Jr., VP
EmplBenInv: Gary H. Sipe, 2ndVP
EmplBenAdmin: Louis Sergi, VP
CorpTr: William Howard, Jr., VP
Nb: Richard D. Adams, VP
TrOpers: Richard J. Pitruzzella, VP

FIRST NATIONAL BANK OF MARYLAND
25 S. Charles Street 21201
301/244-4602 Tr$908 Mil
(Branches in Hagerstown and Cumberland)
Hd-Admin: Leslie C. Lee, SrVP&TO
Hd-Inv: Robert G. Wood, SrVP&TrInvO
PersTr-Admin: William J. Gering, VP
PersTr-Inv: Thomas R. McGready, VP
TrOpers,CorpTr,ComTrF: R. Saxon Birdsong, VP
FI/Trdg: M. Elliott Randolph, VP
EmplBenAdmin: J. Bruce Herd, VP
Instit/EmplBenInv: Robert T. Sweet, VP
Nb-Pers: John A. Gilpin, VP
Nb-Instit: Daniel C. Galloway, Jr., VP

MARYLAND NATIONAL BANK
10 Light St., P.O. Box 995 21203
301/244-6590 Tr$1.6 Bil
(Branches in Annapolis, Easton, Frederick, Rockville & Towson)
Hd: George B. Hankins, SrVP&SrTO
PersTr: Timothy J. Hynes, III, VP
CorpTr: E. Brinton Wright, III, VP
TrInv: Gary A. Langbaum, VP
CTFAggEq: Lawrence P. Keblusek, VP
CTFCorpEq: Robert M. Phillips, VP
CTFPersEq: Robert S. Maslin, SrIO
CTFFI: Kurt B. Waterval, IO
EmplBen: Richard J. Schroder, VP
Cust: Judy McCoy, VP
Nb,BondAdm: Richard D. Walter, VP
NbPers: Jesse L. Sternberger, VP
TrOpers: Robert W. Schaeffer, VP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MARYLAND (Cont'd)

Baltimore (Cont'd)

MERCANTILE-SAFE DEPOSIT & TRUST CO.
(Member of Mercantile Bankshares Corp.)
2 Hopkins Plaza 21201
301/237-5900 Tr$3 Bil
(Branches in Easton & Towson)
ExecO: Brian B. Topping, ExecVP
AdmHd: F. E. Wurzbacher, Jr., SrVP
PersSvcs: Alexander G. Fisher, SrVP
InstSvcs: Alton A. Shoda, SrVP
InvSvcs: James D. Hardesty, SrVP
CorpTr: Thomas A. Summerlin, VP
EmplBen: James H. Clark, VP
InstMktg: H. Louis French, VP
TrOpers,EDP: Ray W. Hamm, VP
ResSvcs: Robert F. Boyd, VP
InstPtfolMgt: Gordon S. VanVranken, VP
AssetMgt: Paul L. Borssuck, VP
EstPlng,Prob: Richard J. Flanigan, SrVP
PersMktg: John R. Hornady, III, VP
SecurTrad: William E. Conard, Jr., VP
Econ: Georges F. Racourt, AsstVP
ComTrEq: Robert D. McDorman, VP

SUBURBAN BANK
Light & Lombard Sts. 21203
301/685-2000, Ext. 7318
(Branch of Bethesda)
Hd: Andrew L. Robinson, SrVP
Nb: Carl O. Brudin, Jr., VP

UNION TRUST CO. OF MARYLAND
1 N. Charles St. 21203
301/332-5000 Tr$432 Mil
Hd: Armand H. Levin, SrVP
PersTr: Edwin J. Fitzsimmons, Jr., VP
CorpTr: Melvin L. Thomas, VP
TrInv: John J. Pretko, VP
EmplBen: Jay M. Neale, VP
TrOpers: Donald E. Winter, VP
Nb: Louis J. Rosenthal, VP

Bel Air

THE EQUITABLE BANK,N.A.
Main Street & Baltimore Pike 21014
301/838-9810
(Branch of Baltimore)
Joseph J. Blimline, VP

Bethesda

SUBURBAN BANK
6610 Rockledge Drive 20817
301/493-2900 Tr$225 Mil
(Branches in Baltimore & Wheaton)
Hd: Andrew L. Robinson, SrVP
PersTr: Neil E. Johnson, VP
TrInv: Stephen C. Thormahlen, VP
EmplBen: Edmond S. Richards, AsstVP
TrOpers: Dale W. Middleton, TOpO
Nb: Carl O. Brudin, Jr., VP

Chevy Chase

CITIZENS BANK & TRUST CO. OF MARYLAND
8510 Connecticut Ave. 20815
301/699-7072 Tr$39 Mil
Hd: Stephen R. Fegan, TO
Nb: Dale E. Thompson, TO

Cumberland

FIRST NATIONAL BANK OF MARYLAND
71 Baltimore St. 21502
301/777-4600
(Branch of Baltimore)
Hd: F. H. Deremer, VP

LIBERTY TRUST CO. OF MARYLAND
P.O. Box 750 21502
301/724-4100 Tr$23 Mil
Hd: Charles W. Judge, VP&TrMgr
Admin: Bruce Irous, AsstTO

Easton

MARYLAND NATIONAL BANK
125 Bay St. 21601
301/822-3500
(Branch of Baltimore)
Joseph F. Matthai, Jr., VP

MERCANTILE-SAFE DEPOSIT & TRUST CO.
The Tidewater Inn
P.O. Box 1495 21601
301/822-7316
(Branch of Baltimore)
Wm. U. Hooper, Jr.

Elkton

COUNTY BANKING & TRUST CO.
123 North St. 21921
301/398-2600 Tr$4 Mil
Hd: E. Pershing Volkart, ChmBd
Patrick W. Dennis, TO
Nelson S. Winter, TO

Frederick

FARMERS & MECHANICS NATIONAL BANK
154 N. Market St. 21701
301/694-4060 Tr$51 Mil
Hd: Elizabeth G. Rudinger, VP&SrTO
Walter Wratchford, AsstVP&AsstTO

FREDERICKTOWN BANK & TRUST CO.
30 N. Market St., P.O. Box 510 21701
301/662-8231 Tr$25 Mil
(Affil. of Mercantile Safe Deposit & Trust Co., Baltimore)
Hd. Charles F. Trunk III, VP&TO
TrOpers: Anna Mary K. Willard, AsstSec&AsstTO

MARYLAND NATIONAL BANK
1 South Market St. 21701
301/622-9000
(Branch of Baltimore)
Hd: David L. Richner, TO

Frostburg

THE FIDELITY BANK
P.O. Box 50 21532
301/689-1111
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)
Hd: Marion Alkire

Hagerstown

FIRST NATIONAL BANK OF MARYLAND
101 W. Washington St. 21740
301/733-6000
(Branch of Baltimore)
Mgr: William J. Gering, VP

HAGERSTOWN TRUST CO.
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PersTr,ComTrF: Nicholas S. F. Carter, VP
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TrInv: Brenton H. Dickson, SrVP
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TBD: Warren H. Mitchell, Jr., TO

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Dedham

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PersTr,EmplBen: Zelma A. Braga, VP&TO
PersTr,EmplBen: Donald C. Worthen, VP&TO
CorpTr,ComTrF,TrOpers: Barbara E. Parker, TO

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617/548-6400
Hd: Kenneth F. Evans, Jr., VP

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TrOpers: K. Jean Murray, TO
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FOXBORO NATIONAL BANK
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TrInv,TrOpers: Anton J. Eichorn, TO
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TrOpers: Bruce Potter, TOpO
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TrSvcs: John Pereira, VP&TO
Nb: Charles J. Glynn, VP&TO

Vineyard Haven

MARTHA'S VINEYARD NATIONAL BANK
Main St. 02568
617/693-9400 Tr$8.4 Mil
Hd: G. A. Scheller, TO

Waltham

GUARANTY-FIRST TRUST CO.
P.O. Box 389 02154
617/899-2100 Tr$5.42 Mil
Hd: Thomas W. Sullivan, VP&TO

Ware

WARE TRUST CO.
73 Main St. 01082
413/967-5961 Tr$4.3 Mil
Hd: Joyce R. Fulton, Pres

Wellesley

SOUTH SHORE BANK
555 Washington St. 02181
617/235-3000
(Branch of Quincy)
Nb: Franklin Nahigian, TO

West Springfield

PARK WEST BANK & TRUST CO.
11 Central St. 01089
413/781-7500 Tr$25 Mil
Hd,TrInv,EmplBen: Donald L. Ugolini, VP&TO
PersTr,TrOpers: Richard C. Christiansen, TO

Williamstown

WILLIAMSTOWN NATIONAL BANK
P.O. Box 427 01267
413/458-5751 Tr/u$3 Mil
Hd,PersTr,CorpTr: H. A. Coulter, Pres
TrInv,TrOpers,Nb: D. L. Horton, AsstVP
Joan Milberry, TO
ComTrF,EmplBen: W. H. Northrup, VP

Worcester

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
390 Main Street, Ste. 208 01608
617/755-4277
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W. Edmond Zorigian, SrTO

FIRST SAFETY FUND NATIONAL BANK
200 Commercial St. 01608
617/791-6271
(Branch of Fitchburg)
James S. Dymek, VP&TO

GUARANTY BANK & TRUST CO.
370 Main St. 01608
617/791-7811 Tr$103 Mil
Hd,PersTr: D. E. Weeks, VP&SrTO
PersTr,Mktg,EmplBen: Richard E. Johnson, VP
CorpTr,ComTrF: S. B. Kalloch, TO
TrOpers: S. A. Ames, TOpO
TrInv: R. Richard Wilson, VP
Taxes: Rene Pepin, TO
Nb: J. G. Kilpatrick, VP

MECHANICS BANK
Worcester Center 01608
617/798-2561 Tr$140 Mil
Harry G. Bayliss, ExecVP
Hd: Alan L. Newton, VP&SrTO
PersTr: Edward S. Lewis, VP&TO
Robert M. Flint, AsstVP&TO
CorpTr,EmplBen: Clarence A. Burley, AsstVP&TO
TrInv: Robert E. Baggs, VP&IO
TrOpers: Thomas L. Myette, TOpO
Tax: Patricia L. Jones, AsstVP&TrTxO
Nb: Mary M. McShea, TDBO

SHAWMUT WORCESTER COUNTY BANK,N.A.
446 Main St. 01608
617/793-4322 Tr$394 Mil
Hd: Thomas B. Brown, SrVP&TO
PersTr,Est: David A. Kearsley, VP
CorpTr,TrOpers: William V. Zaleski, VP
TrInv,ComTrF: David O. Rajala, VP
EmplBen: Philip R. Welsher, VP
Nb: John E. Mackintire, VP

Yarmouth Port

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
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Robert F. Fitzpatrick, SrTO
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Ronald Gardner, AsstVP

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(Operating in Office of Bank of Lenawee County)
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571/265-5144
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PersTr: Michael L. Donahue, AsstVP

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517/423-8373
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Lois A. Logan, TO

Alma

BANK OF ALMA
P.O. Box 191 48801
517/463-3131 Tr$8 Mil
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Richard J. Balcom, TO
Nb: Sue Wadel

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr$4.9 Mil
Hd: Robert L. Brown, SrTO
Shelia R. Rummer, AsstTO

Alpena

COMERICA BANK-DETROIT
(Operating in Office of Alpena Savings Bank)
P.O. Box 337 49707
517/356-2131
Hd: F. Don Carl, Jr., Pres
PersTr,Nb: Thomas J. Webb, AsstVP

PEOPLES BANK AND TRUST OF ALPENA
200 W. Chisholm 49707
517/356-2241 Tr/o$16 Mil
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TrOpers: Bette LaLonde

Ann Arbor

ANN ARBOR TRUST CO.
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313/994-5555 Tr$425 Mil
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PersTr: Howard Lewis, AsstVP
Catherine Collins, 2ndVP
Sandra K. Campbell, 2ndVP
CorpTr: Robert Chapman, VP
TrInv,ComTrF: Edward Sichler, III, VP
EmplBen: Charles S. Wright, 2ndVP
TrOpers: Charles Newman, AsstVP
Est&TrCoun: B. Todd Jones, VP&TO
Nb: Ronald Gardner, AsstVP
Indentures & Paying Agcs: Phillip Stokes, VP

COMERICA BANK-DETROIT
(Operating in Office of Huron Valley National Bank)
125 South Fifth Avenue 48108
313/761-2211
Hd: Charles E. Leahy, Pres
PersTr: Gary M. Schwind, AsstVP

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101 S. Main St. 48107
313/995-7745 Tr$57 Mil
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EmplBen: Thomas R. Kallewaard, TO
PersTr: Sandra Taggie, AsstTO
TrOpers: Blair Simmons

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TrInv: Richard Platte, TrInvO
ComTrF: C. R. Miller, VP
EmplBen,Nb: Steven Hoffman, VP
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John Hanchak, TO
Doris I. Persyn, IO
PersTr,Nb: Mary Peckham, TO

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P.O. Box 1617 49016
616/968-2251
(Operated by The American National Bank & Trust Co. of Michigan)
Hd: W. Quinn Kelly, VP&TO

COMERICA BANK-BATTLE CREEK
25 W. Michigan Mall 49017
616/966-6340
Hd: G. E. McKay, Jr., SrVP&TO
CorpTr,TrOpers: C. V. Van Syckle, AsstVP&TO
PersTr: J. L. Dale, AsstVP&TO
PersTr: F. A. Hanson, AsstVP&TO
TrInv: M. L. Mueller. TO
EmplBen: G. J. O'Hara, TO

FIRST OF AMERICA BANK-MICHIGAN,N.A.
Battle Creek Branch
65 South 20th Street 49015
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
1 W. Michigan Ave. 49014
616/962-9551
(Branch of Grand Rapids)
Hd: Thomas A. Phelps, VP
PersTr,Nb: C. James Frey, VP
EmplBen,Nb: William W. Williams

Bay City

MANUFACTURERS BANK OF BAY CITY
213 Center Ave., P.O. Box 69 48706
517/895-8521
(Branch of Manufacturers National Bank of Detroit)
Brian V. Howe, VP&SrTO
Robert A. Sajdak, TO

PEOPLES NATIONAL BANK & TRUST CO.
300 Center Ave. 48706
517/892-9280 Tr$150 Mil
Hd: Joseph A. Gorman, III, SrVP&TO
PersTr: George T. Barrett, VP&TO
CorpTr: Richard Ballor, TO
EmplBen: Laurie Dunaway, TO
TrInv: J. Thomas McDonough, VP&TO
ComTrF: Robert T. McAlester, AsstVP&TO
TrOpers: Terry Bleshevski, TO
Nb: Hal Andres, AsstVP&TO

Benton Harbor

FARMERS & MERCHANTS NATIONAL BANK
Lock Box 308 49022
616/926-8211
(Affiliate of National Bank of Detroit)
Hd,PrsTr,CorpTr,EmplBen,Nb: James E. Taylor, VP&SrTO
TrInv,ComTrF: Mark Kruggel, VP&TrInvO
TrOpers,TDP: Grace Duffield, TOpO

INTER-CITY BANK
P.O. Box 1248 49022
616/927-2251 Tr$40 Mil
Hd,PersTr,Nb: Ronald D. Sonneman, SrVP&TO
TrInv,EmplBen: Harold E. Borlik, VP&TrInvO
ComTrF,TrOpers: Paul A. Monteith, VP&TO

PACESETTER BANK & TRUST-SOUTHWEST
1844 Colfax 49022
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(Branch of Niles)
Hd: David A. Hall, SrVP&TO
Nb: Michael A. Ayers, TNbO

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FIRST NATIONAL BANK & TRUST
125 North Michigan Ave. 49307
616/796-9944 Tr$3.3 Mil
Hd: Karl W. Linebaugh

Birmingham

COMERICA BANK-DETROIT
188 N. Woodward Avenue 48011
313/644-2733
Hd: William A. Penner Jr., VP
Nb: G. E. Pyle, VP

MANUFACTURERS NATIONAL BANK OF DETROIT
1166 N. Woodward Ave. 48011
313/642-8444
(Branch of Detroit
Hd: Sinclair J. Harcus, VP&SrTO

Bloomfield Hills

NATIONAL BANK OF DETROIT
1116 W. Long Lake Rd. 48013
313/645-6600
(Branch of Detroit)
Frederick H. Gravelle, VP
Nb,PersTr: Edward M. Forton, 2ndVP

Britton

UNITED SAVINGS BANK OF TECUMSEH
102 West Chicago Blvd. 49229
517/423-8373
(Branch of Tecumseh)
James L. Anderson, VP&TO
Lois A. Logan, TO

Brownstown Township

PEOPLES BANK & TRUST CO.
25000 Telegraph Rd. 48134
313/782-1717
(Branch of Trenton)
Hd: Lee Parks, Mgr

Cadillac

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TrOpers: Sandra Heck, TO

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PersTr: Thomas J. Webb, AsstVP

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10494 So. Clare Ave. 48617
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100 W. Chicago St. 49036
517/278-7311 Tr$15.5 Mil
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TrOpers: Becky Rogers

SOUTHERN MICHIGAN NATIONAL BANK
51 W. Pearl St. 49036
517/279-7511 Tr$20 Mil
(Branches in Union City & Tekonsha)
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TrOpers,Nb: John H. Castle, AsstTO

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Hd: Gordon G. Wright, VP&SrTO

NATIONAL BANK OF DETROIT
(Operating in Office of National Bank of Dearborn)
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313/271-7710
Hd: Daniel J. Hogan, 2ndVP
Nb,PersTr: A. Stewart Kerr, TrRep

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CorpTr: Carl Bardel, TO
TrOpers: Constance Miller, TO
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Hd,TrInv: Manown Kisor, Jr., ExecVP
PersTr: Robert S. Colladay, SrVP
PersTrSvcs: Andrew M. Savel, 1stVP
EmplBen: Terrence E. Keating, SrVP
TrOpers: James A. Mitchell, SrVP
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TrInv: Gerald L. Seizert, AsstVP&TO
PersTr,CorpTr: David M. Graul, VP&TO
EmplBen: James A. Santillo, VP&TO
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PersTr: Richard W. Heiss, SrVP&SrTO
CorpTr,EmplBen: Robert R. Schoonbeck, 1stVP
CorpAgcy: Donald E. Black, VP&SrTO
TrInv: Benedict J. Smith, 1stVP
TrOpers: Paul C. Stoll, VP&SrTO
TrFin&Contr: Paul L. Saylor, VP&SrTO

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1505 Woodward Ave. 48226
313/222-1970
(Branch of Troy)
Andrea L. Wulf, VP

NATIONAL BANK OF DETROIT
(Operating in Office of National Bank of Dearborn)
18800 Hubbard Dr. 48126
313/271-7711
Hd: Daniel J. Hogan, 2ndVP
Nb,PersTr: Sally J. Yerek, 2ndVP

NATIONAL BANK OF DETROIT
Woodward at Fort St. 48226
313/225-1000 Tr/o$10.4 Bil
(Offices in Bloomfield Hills, Dearborn, Grand Rapids, Grosse Pointe, Kalamazoo Portage, Lansing & Saginaw. Holding Company Offices in Traverse City & West Palm Beach, FL)
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CorpTr,EmplBen: Richard L. Kozlowski, 1stVP
TrInv: James M. Lane, SrVP
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TrInv,ComTrF,TrOpers: J. L. Moffat, AsstVP&TO

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49829
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Fenton

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(Operating in Office of State Savings Bank of Fenton)
101 N. Leroy
P.O. Box 231 48430
313/629-2263
Hd: John M. Farr, Pres
PersTr: David E. Bryant, AsstVP
Nb: David C. Muzzall, AsstVP

Flat Rock

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26350 E. Huron River Dr.
P.O. Box 247 48134
313/782-2427
(Branch of Trenton)
Hd: John W. Laub, VP

MICHIGAN (Cont'd)

Flint

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PersTr,Prob: Edward J. Tozer, VP&TO
EmplBen,CorpTr: Joseph A. Lemelin, AsstVP&TO
TrInv: Randall E. Thornton, VP&TO
Nb: James R. Heenan, VP&TO
TrOpers: Phillip L. Cook, AsstVP&TO

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(Trust Service Offices in Peoples State Bank of Caro and Community State Bank of Fowlerville)
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313/762-5529
(Branch of Grand Rapids)
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PersTr: John E. Kelly, VP&TO
TrOpers: Frances Rodammer, TO

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Hd: Andrew Klassen, TO

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Hd: Sharla A. Schipper, VP&TO

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(Operating in Office of First National Bank of Gaylord)
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PersTr,Nb: Thomas B. Webb, AsstVP

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TrOpers: Katrina Van Houten

PEOPLES BANK & TRUST CO.
300 Washington St. 49417
616/842-4800
Hd,EmplBen: David C. Tans, AsstVP&TO
TrOpers: Carol D. Blaey, TO

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(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

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PersTr: R. Park Johnston, VP
CorpTr: Thomas De Fer, VP
EmplBen,Nb: Robert E. Whitelaw, VP
TrOpers: Alfred C. Pfeiffer, VP
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CorpTr: Jack Schneider, CTO
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EmplBen: Phil Allen, VP
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CorpTr,ComTrF,EmplBen: Peter G. Hoek, VP&TO
TrInv: William N. Stellin, VP&TO
TrOpers: Sandra Frechette
Nb: M. B. Schotten, VP

Greenville

COMMERCIAL STATE SAVINGS BANK
P.O. Box 227 48838
616/754-7111 Tr/u$1 Mil
Hd: George E. Ranney, Pres&TO

Grosse Ile

PEOPLES BANK & TRUST CO.
7799 Macomb 48138
313/671-2517
(Branch of Trenton)
Hd: Philip B. DeJaeger, Mgr

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TrInv: Donald R. Spencer, VP
PersTr: John P. Worcester, VP
Allan P. Cary, AsstVP

NATIONAL BANK OF DETROIT
685 St. Clair 48230
313/884-3760
(Branch of Detroit)
Hd: John E. Caulkins, VP
Nb,PersTr: Robert A. Hackathorn, 2ndVP

Grosse Pointe Woods

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20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
Hd: Brian V. Howe, VP&SrTO

Hancock

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Hd: Stephen J. Albers, TO

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(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

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150 W. Court St. 49058
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Hillsdale

THE HILLSDALE COUNTY NATIONAL BANK
30 S. Howell St. 49242
517/437-3371 Tr$14 Mil
Hd,PersTr,TrInv,Est,Nb: William J. Jugovic, AsstVP&TO
EmplBen,Gdnshp: Thomas Burger, TrAdm
TrOpers: Jane C. Thompson, AsstTO

Holland

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One W. 8th St. 49423
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P.O. Box 550 49801
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TrOpers: Shirley A. Larson, AsstTO

Ironwood

FIRST OF AMERICA BANK-GOGEBIC, N.A.
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906/932-1550
(Services Provided by First of America Bank-Marquette, N.A.)

Ishpeming

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101 N. Main St. 49849
906/486-4407 Tr$4 Mil
Hd: Carol A. Brown, TO

THE PENINSULA BANK
P.O. Box 470 49849
906/485-6333 Tr$1.5 Mil
Hd: James E. Lawson, VP&TO

Jackson

CITY BANK & TRUST CO.,NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$200 Mil
Hd,Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr,EmplBen: David TerMeer
TrInv,ComTrF: Howard Snell
TrOpers: Janet Clevenger

NATIONAL BANK OF JACKSON
245 W. Michigan Ave. 49201
517/788-5153 Tr$130 Mil
Hd: Daniel H. Calkins, SrVP
PersTr: T. A. Cusick, VP&TO
CorpTr,ComTrF,EmplBen: K. A. Walz, TO
TrInv: Thomas McCarrell
Nb: Gerald F. Petersen, TO
TrOpers: Katherine Thompson, TO

Kalamazoo

AMERICAN NATIONAL BANK & TRUST CO.
151 E. Michigan Ave. 49007
616/383-6940 Tr$330 Mil
Hd: Floyd L. Parks, ExecVP&TO
PersTr: Ronald L. Kilgore, VP&TO
Prob: Walter Reed, VP&ProbO
CorpTr,TrOpers: Robert W. Cunningham, TOpO
TrInv,ComTrF: David C. Blough, VP&TrInvO
EmplBen: Joseph Spoerl, VP&TO
Nb: W. Quinn Kelly, VP&TO

COMERICA BANK-KALAMAZOO
151 S. Rose St. 49007
616/383-6573
Hd,TrInv: John C. Wattles, SrVP&TO
Nb: Frederick K. Doyle, AsstVP
Nb: David D. Oakland, AsstVP
ProbAdmin: Wayne G. Ramsey, TO
EmplBen: Bryan C. Walling, TO
TrOpers: Stephen W. Popplewell, AsstTO
TrInv: Michael L. Mueller, IO
PersTr: Garry P. Kempker, AcctAdmin

FIRST OF AMERICA BANK-MICHIGAN,N.A.
108 E. Michigan Ave. 49006
616/383-9154 Tr$700 Mil
(Trust Service Offices in Battle Creek, Coldwater-Quincy, Escanaba, Grand Rapids, Hartford & Holland)
Hd: John B. Rapp, SrVP
PersTr: Fritz Kirkpatrick, VP
TrInv,ComTrF: Sam Stone, VP
EmplBen: Noel Ocen, AsstVP
TrOpers: Tom Schreuder, VP
Nb: Phillip P. Deutsch, VP

MICHIGAN NATIONAL BANK
107 W. Michigan 49005
616/382-6840
(Branch of Grand Rapids)

Kalamazoo Portage

NATIONAL BANK OF DETROIT
(Operating in Office of NBD Portage Bank)
6400 S. Westnedge 49081
616/323-9840
CorpTr: Jack I. Westrate, 2ndVP
PersTr: Ronald T. Ostan, AsstVP

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/947-2215
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP

★Lansing

AMERICAN BANK & TRUST CO.
101 S. Washington Square 48933
517/374-5291 Tr$150 Mil
Hd: Joseph A. Caruso, SrVP&SrTO
PersTr: William R. Sanford, VP
EmplBen: Jacob E. Cook, VP
Prob: David R. Dean, VP

BANK OF LANSING
P.O. Box 1170 48904
517/372-9230
Hd,TrInv,Nb: David J. Zimmer, VP&TO
PersTr: Glenda S. Hanslovsky, TO
EmplBen: Howard J. Anderson, AsstVP&TO
TrOpers: Patricia A. Lebsack, TO

MICHIGAN NATIONAL BANK
124 W. Allegan 48904
517/377-3446
(Branch of Grand Rapids)
Hd: Daniel Cogan, VP
EmplBen,Nb: Ralph Faulhaber, AsstVP
PersTr,Nb: John W. Findley, VP

NATIONAL BANK OF DETROIT
(Operating in Offices of NBD Commerce Bank)
300 South Capital Ave. 48933
517/371-1333
Thomas L. Swets, AsstVP

Lapeer

THE FIRST NATIONAL BANK
220 W. Nepessing St. 48446
313/664-2946 Tr$7.5 Mil
Hd: Philip Clark, VP&TO

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$14 Mil
Hd: Kenneth Ewing, VP&TO
Priscilla Beyer, AsstTO

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/947-2219
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP

Livonia

COMERICA BANK-LIVONIA
33400 W. Six Mile Road 48152
313/525-5550
(Subsidiary of Detroit)
Hd: Daniel J. Kennedy
Nb: Irving Herman, AsstVP

Ludington

LUDINGTON BANK & TRUST CO.
One Financial Plaza 49431
616/845-5144 Tr$19 Mil
Hd: Ben Myler, TO
Paul J. Ryan, AsstTO
TrOpers: Jean Taylor, TOpO

Manistee

MANISTEE BANK & TRUST CO.
375 River St. 49660
616/723-6565 Tr$25 Mil
Hd: Nathan B. Williams, SrVP&SrTO
TrOpers: S. Pelarski, TO
Est: L. Sandborg, TO

Marcellus

G. W. JONES EXCHANGE BANK
P.O. Box 246 49067
616/646-2151
Hd: Cordell R. Jones, VP

Marquette

FIRST OF AMERICA BANK-MARQUETTE,N.A.
Front at Washington Sts. 49855
(Trust Service Offices in Calumet, Cheboygan, Ironwood, Menominee, Munising, Sault Ste. Marie & Stambaugh)
Hd: Danny M. Dawidowski, VP&SrTO
TrOpers: Sadie M. Hakkinen, AsstVP&TO

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-7900 Tr$100 Mil
Hd: Harold N. Herlich, Jr., SrVP&TO

Menominee

FIRST OF AMERICA BANK-MENOMINEE
949 First St. 49858
906/863-2603
(Services Provided by First of America Bank-Marquette)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-5515 Tr$13 Mil
Hd: John L. Moffat
TrOpers: Barbara J. Wood, TO

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MICHIGAN (Cont'd)

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/631-9200 Tr$117 Mil
Hd,PersTr,Nb: Eugene B. Skeebo, SrVP&SrTO
CorpTr,ComTrF: John Ujevich, VP&TO
TrInv,EmplBen: William C. Lauderback, VP&TO

COMERICA BANK-MIDLAND
201 MacDonald St. 48640
517/631-9000 Tr$120 Mil
(Trust Service Offices in Clare, Shepherd & West Branch)
Hd,Nb: John M. Walsh, SrVP
TrInv,EmplBen,ComTrF: Dan N. Brown, VP&TO
TrOpers: Hans J. Schmidt, TO
Taxes,PersTr: S. Rose

Monroe

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$100 Mil
Hd: John F. Weaver, ExecVP&SrTO
William M. Aldrich, TO
Ronald V. Green, TO
Thomas J. Bruck, TO

SECURITY BANK OF MONROE
28 E. Front St. 48161
313/241-6262 Tr$32 Mil
Hd: V. N. Pagani, VP&TO
TrOpers: Mike McCormick, AsstTO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48858
517/772-9471 Tr$8.38 Mil
Hd: Paul C. Siers, TO
Cynthia A. Brownson, TrAdm

Munising

FIRST OF AMERICA BANK-ALGER N.A.
101 W. Munising Ave. 49862
906/387-2610
(Services provided by First of America Bank-Marquette, N.A.)

Muskegon

FMB-LUMBERMAN'S BANK
One Lumberman's Square 49443
616/725-4000 Tr$90 Mil
Hd,Nb,EmplBen,TrOpers: James G. McCall, VP&TO
Prob&PersTr: James J. Obermiller, VP&TO
CorpTr: Marilyn Ballantyne, TO
Inv,ComTrF: Les Horwitz, TrInvO

FIRST OF AMERICAN BANK-MUSKEGAN
335 Muskegon Mall 49443
616/722-7683
Hd,Nb: John W. Nicholson, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO
TrOprs: Robert H. Crouch, TOpO

HACKLEY BANK & TRUST,NatAssn
P.O. Box 1215 49443
616/739-0123 Tr$120 Mil
Hd: Thomas E. Munroe, VP&SrTO
PersTr: Loa E. Vandervelde, TrAdm
PersProb: Norma York-Bremer, AsstVP&TO
TrInv: John D. McDougle, VP&IO
TrOpers: Ronald K. Pratt
EmplBen: Richard W. Galy, TO
Nb: Raymond G. Hanslits, VP&TO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr$5 Mil
Donald A. Maki, TO

Niles

PACESETTER BANK & TRUST-SOUTHWEST
210 E. Main St. 49120
616/683-4000 Tr$150 Mil
(Branch in Benton Harbor)
Hd: David A. Hall, SrVP&SrTO
CorpTr: Kevin M. Powers, TO
TrInv: George E. Wehrle, VP&TrInvO
EmplBen: James C. Zaher, TO
TrOpers: David M. Sands, AsstVP
Nb: Michael A. Ayers, TNbO

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/947-2214
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP

Owosso

PACESETTER BANK & TRUST
123 Washington 48867
517/723-8811 Tr$39 Mil
(Trust Service Office in Brighton State Bank)
Hd: Daniel K. Pierce, VP&SrTO
PersTr: Brenda Haybarker, TO
TrOpers: Shirley Gibson

Petoskey

FIRST NATIONAL BANK & TRUST CO.
Mitchell & Howard Sts. 49770
616/347-7711
Hd,PersTr,CorpTr,Nb: Frederick A. Meier, VP&TO
TrOpers: Lou Ann Mulvaney, TO

STATE BANK & TRUST CO.
P.O. Box 567 49770
616/347-5050 Tr$17 Mil
(Branch of Old Kent Bank & Trust Co., Grand Rapids)
Hd: Robert C. Prevette, AsstVP&TO
PersTr: Philip H. Millard, TO

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$10 Mil
(Branch in Cass City)
Hd: John B. Schaefer, TO
TrOpers: Sandra Heck, TO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1827
(Branch of Grand Rapids)
Hd: David VanCamp, VP
EmplBen,Nb: Jerry Williams

Quincy

FIRST OF AMERICA BANK
P.O. Box 8 49082
517/639-3745
Hd: Richard Huttenlocker, AsstVP

Riverview

PEOPLES BANK & TRUST CO.
17825 Fort St. 48192
313/282-6841
(Branch of Trenton)
Hd: Vince McShane, VP

Rockwood

PEOPLES BANK & TRUST CO.
22475 Huron River Dr. 48173
313/379-9606
(Branch of Trenton)
Hd: Alfred Farkas, VP

Royal Oak

FIRST OF AMERICA-WAYNE OAKLAND
P.O. Box 1158 48072
313/288-604 Tr$70 Mil
Hd: David E. Swanchara, VP&SrTO
Est,PersTr,CorpTr: Nellie B. Morgan, TO
EmplBen: Charles T. Lemke, TO
Nb: Ann Alford, TO
TrOpers: Patricia Potter

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/776-6290
(Branch of Grand Rapids)
Hd: Barry D. Babbitt, VP
EmplBen,Nb: Jerry Williams, AsstVP

NATIONAL BANK OF DETROIT
(Operating in Offices of First State Bank of Saginaw)
1156 North Niagara Ave. 48605
517/771-2525
Richard J. Stringer, TO
David J. Homan, TO

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/776-7440 Tr$190 Mil
Hd: Kim Gardey, SrVP&SrTO
Nb: Robert Whiting, TO
TrInv: Edward Majask, VP&TO
TrOpers: Jere Bendes, Mgr
LegalDiv: William Berton, TO
Tax: Elmer Hecht, TO
PersTr: Donald List, TO
ComTrF: David Kessel, TO
EmplBen: James Neumeyer, RetPlngMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2246 Tr$64 Mil
Hd,TrInv,Nb: Charles W. Staiger, VP
PersTr,TrOpers,Nb: Margaret Pavey, TrAdm
PersTr: Mary Richert, TrTxO
PersTr: Kathee Harrison
Evelyn Gillies
EmplBen: Richard Brenner

St. Johns

CLINTON NATIONAL BANK & TRUST CO.
200 N. Clinton Ave. 48879
517/224-2351 Tr$44.3 Mil
Hd: Rollin A. Huard, Jr., VP&TO
Charles J. Halfmann, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Saline

ANN ARBOR TRUST CO.
(Operating in Office of Citizens Bank of Saline)
114 E. Michigan Ave. 48176
Ronald Gardner, AsstVP

Sault Ste. Marie

FIRST OF AMERICA BANK- SAULT STE. MARIE, N.A.
320 Ashmun St. 49783
906/635-5201
(Services Provided by First of America Bank-Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751
Hd: Clare W. Reeds, TO

Shepherd

COMERICA BANK-CENTRAL
258 W. Wright 48883
(Branch of Comerica Bank-Midland)

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$30 Mil
Hd: William L. Rockhold, VP&TO
John M. Thomas, VP&TO
Gilbert C. Jillson, VP
TrOpers: Leslie K. Muske

South Lyon

STATE SAVINGS BANK
200 West Lake St. 48178
313/437-8151
(Services Provided by First of America Bank-Ann Arbor)

South Rockwood

PEOPLES BANK & TRUST CO.
12754 Dixie Hwy. 48179
(Branch of Trenton)
Hd: Alfred Farkas, VP

Southfield

COMERICA BANK-SOUTHFIELD
27777 Franklin Road 48034
313/355-1424
(Subsidiary of Detroit)
Hd: Raymond E. Wilson, Pres

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$90 Mil
Hd,Nb: William C. Hamming, SrVP&TO
PersTr: David W. LeBar, AsstVP&TO
CorpTr,EmplBen: Claude Wininger, TO
TrInv: Ronald Mitchell, TrInvO
TrOpers: Colleen McDonald, AsstTO

Stambaugh

FIRST OF AMERICA BANK-IRON COUNTY
402 Washington St. 49964
906/264-5191
(Services Provided by First of America Bank-Marquette, N.A.)

Sterling Heights

COMERICA BANK-STERLING HEIGHTS, N.A.
36910 Van Dyke 48077
313/264-7530
(Subsidiary of Detroit)
Hd: William H. Heck, Pres

Sturgis

THE CITIZENS STATE BANK
100 E. Chicago Rd. 49091
616/651-4711 Tr$25 Mil
Hd: E. C. Leer, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box C 49091
616/651-8551 Tr$18 Mil
Hd: William C. Boersma, SrVP
David E. Watters, VP&TO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$18 Mil
(Branches in Adrian and Britton)
Hd: James L. Anderson, VP&TO
Lois A. Logan, TO

Three Rivers

FIRST NATIONAL BANK
P.O. Box 407 49093
616/273-1715 Tr$8.5 Mil
Hd: John McKillen, VP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front 49684
616/947-2111 Tr$45 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: James M. Merenda, VP&SrTO
TrOpers: Roger L. Smith, AsstVP
Inv,Admin: George G. Strietmann, InvMgr
EmplBen: Frank Roder, RetMgr

FINANCIAL SERVICES OF MICHIGAN, INC.
806 Garfield Ave., Ste. D 49684
616/941-4440
(Subsidiary of NBD Bancorp, Inc.)
David S. Williams, VP

MICHIGAN NATIONAL BANK
10850 Traverse Hwy. 49684
616/941-0111
(Branch of Grand Rapids)
Hd: Scot J. MacDonald, AsstVP

NATIONAL BANK & TRUST CO.
P.O. Box 549 49684
616/947-1000 Tr$22 Mil
Hd,PersTr,Nb: Rodney A. Kurtz, VP&TO

PACESETTER BANK & TRUST-GRAND TRAVERSE
102 W. Front St. 49684
616/947-1100 Tr$125 Mil
Hd: Dennis W. Piskor, SrVP&TO

Trenton

PEOPLES BANK & TRUST CO.
2674 West Jefferson Ave. 48183
313/671-2624 Tr$56 Mil
(Branch of Old Kent Bank & Trust Co., Grand Rapids. Branches in Brownstown Township, Flat Rock, Gibraltar, Grosse Ile, Riverview, Rockwood, S. Rockwood, Waltz & Woodhaven)
Hd,TrInv,Nb: Lester R. Pinks, SrVP&TO
CorpTr,EmplBen: Thomas D. Gould, TO
PersTr,ComTrF: Margaret A. Lance, TO

TRENTON BANK AND TRUST COMPANY
2675 West Jefferson Ave. 48183
313/676-0300 Tr$10 Mil
Hd: Richard Kohl, VP&TO
C. L. Marcoux, Pres,CEO&TO

Troy

COMERICA BANK-TROY
(Subsidiary of Detroit)
4999 Crooks Road 48077
313/641-7111
Hd: Lawrence R. Tierney, Pres
Nb: G. E. Pyle, VP

MICHIGAN NATIONAL BANK OF DETROIT
1000 West Maple 48099
313/362-2210
(Branch in Detroit)
Hd: M. Richard Olson, SrVP
PersTr,CorpTr: Peter E. McLellan, GpVP
ComTrF: Susan J. Malzahn, TO
EmplBen: George D. Sutton, VP
TrOpers: Andrea L. Wulf, GpVP
Nb: Peter W. Ronan, GpVP

Waltz

PEOPLES BANK & TRUST CO.
28106 Waltz Rd. 48164
(Branch of Trenton)
Hd: Marie Hale, Mgr

Warren

COMERICA BANK-WARREN, N.A.
30500 Van Dyke 48093
313/751-4000
(Subsidiary of Detroit)
Hd: Gary W. Laidlaw, Pres

Wayne

WAYNE BANK
35215 Park at Biddle, P.O. Box 804 48184
313/721-4151
(Services Provided by First of America Bank-Ann Arbor)

Woodhaven

PEOPLES BANK & TRUST CO.
19555 West Rd. 48183
313/671-2508
(Branch of Trenton)
Hd: Kevin Theisen, AsstVP

West Branch

COMERICA BANK-WEST BRANCH,N.A.
502 W. Houghton Ave. 48661
(Branch of Comerica Bank-Midland)

Ypsilanti

COMERICA BANK-DETROIT
(Operating in Office of Ypsilanti Savings Bank, Ypsilanti)
301 West Michigan 48197
313/483-3542
Hd: James B. Pate, Pres
Nb: David C. Muzzall, AsstVP
PersTr: Gary Schwind, AsstVP

Zeeland

FIRST MICHIGAN BANK & TRUST CO.
P.O. Box 300 49464
616/772-3100 Tr$117 Mil
Hd,EmplBen: Henry B. Visscher, VP&TO
CorpTr: Joe Dalman, AsstVP
TrInv,ComTrF: Jim Dodge, TrInvO
Nb: Monte Fineout, VP
PersTr: Karen Overbeek, TO

MINNESOTA

Austin

FIRST NATIONAL BANK
P.O. Box 537 55912
507/433-0202 Tr$3 Mil
Hd,PerTr,Nb: J. D. Hausman, VP&TO
PersTr: Michaela M. Belatti, TO
TrOpers: Shirley M. Terry, AsstTO

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr$5 Mil
Hd,TrInv: Warren F. Plunkett, Pres
PersTr,TrOpers: Kurt Stertz
CorpTr,EmplBen: P. D. Plunkett, VP

Crookston

CROOKSTON NATIONAL BANK
P.O. Box 619 56716
218/281-1976
Hd: Robert R. Sobohik, Pres&TO

Duluth

FIRST BANK,N.A.-DULUTH
306 W. Superior St. 55801
218/723-2891 Tr$290 Mil
Hd: James E. Anderson, SrVP
Prob: Donald W. Nygaard, VP
TrInv: Thomas W. Brechlin, VP
CorpTr: William A. Spang
EmplBen: Thomas F. Beaupre, AsstVP
TrOpers: Barbara J. Edstrom, TOpO
Nb: Helena E. Jackson, AsstVP

FIRST NATIONAL BANK
230 W. Superior St. 55801
218/723-2765 Tr$244 Mil
Hd: Bruce P. Wagner, SrVP
PersTr: Bruce W. Potter, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: Donald A. Carlson, VP
EmplBen: Thomas W. Conklin, TO
TrOpers: Martin M. MacLean, TOpMgr
Nb: Dennis N. Whitmer, TO

NORTHWESTERN BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$31 Mil
Hd: William F. Zelen, VP&SrTO
TrOpers: Ross S. Maynard, AsstTO

Fairmont

THE MARTIN COUNTY NATIONAL BANK OF FAIRMONT
P.O. Box 848 56031
507/235-5538

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.2 Mil
Hd: L. N. Conzemius, SrVP&TO

Hoyt Lakes

FIRST NORTHWESTERN NATIONAL BANK
P.O. Box 475 55750
218/225-2107 Tr$10 Mil
Hd: Arlen G. Swanson, TO

Hutchinson

CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233 Tr$7.5 Mil
Hd: D. H. Jensen, SrVP,TO&Csh
T. A. Burich, ExecVP&TO
P. T. Stallman, AsstVP&TO

Marshall

FIRST AMERICAN BANK & TRUST OF MARSHALL
P.O. Box 131 56258
507/537-0266 Tr$80 Mil
Hd,Nb,EmplBen: Mark Stenson, VP&TO
Inv: Barbara Atha, TO
Prob,RE: Dave Miller, TO
TrInv: Janet Vandendriessche, TO
TrOpers: Julie Coudron

Minneapolis

THE F&M MARQUETTE NATIONAL BANK
777 Marquette Ave. 55480
612/341-5677 Tr$570 Mil
Hd: Richard B. Hume, VP&SrTO
PersTr: David Johnston, VP&TO
CorpTr: George Scalia, TO
EmplBen: David E. Hartle, VP&TO
TrOpers: Jim Petrich, AsstVP&TO
Nb: Karen Omtvedt, AsstVP&TO

FIDELITY BANK & TRUST CO.
P.O. Box 1227 55440
612/789-2471
Hd,PersTr,CorpTr,EmplBen,Nb: John R. Fox, VP&SrTO
TrOpers: Carol Korblick, AsstSec&AsstTO
Acctg&Taxes: Clark Johnson, TrAcctgO

THE FIRST NATIONAL BANK OF MINNEAPOLIS
First Bank Place 55480
612/370-4430 Tr$4.3 Bil
Hd: Donald R. Koessel, ExecVP&ChmTrComm
PersTrScvs: John T. Phillips, SrVP
CorpTr: John W. Scanlan, VP
EmplBen: Welles B. Eastman, VP
TrOpers: Thomas G. Sletta, VP
Nb: Thomas M. Libera, VP
CorpSvcs: Charles F. Glaman, SrVP
PersTr,Est: Paul O. Schliesman, VP
PersTr,InvMgmt: John T. Weingart, VP

NATIONAL CITY BANK OF MINNEAPOLIS
75 South 5th St. 55480
612/340-3000 Tr$150 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Amy Floyd, TO
CorpTr: William C. Jones, CTO
Connie Weinman, AsstVP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, AsstVP
PersTr,TrOpers: Dewayne A. Hoium, VP

NORWEST BANK MIDLAND, N.A.
401 Second Ave. S. 55480
612/372-7070 Tr/o$214 Mil
Hd: W. J. Wallman, SrVP&TO
PersTr: L. H. Hansen, VP&TO
S. W. Truchinski, AsstVP&TO
TrInv,ComTrF: C. R. Lundbeck, VP&TrInvO
EmplBen: S. A. Fields, AsstVP&TO
TrOpers,TDP: R. Kent, TOpO
Nb: J. W. Koch, AsstVP&TrMktO

NORWEST BANK MINNEAPOLIS, N.A.
8th & Marquette Ave. 55479
612/372-8123 Tr$3.069 Bil
(Branch in New York)
Hd: P. A. Heegaard, ExecVP
PersTr: C. R. Bailey, Jr., SrVP
CorpTr: D. H. Willard, VP
TrInv: R. B. Mersky, SrVP
EmplBen: T. H. Andrews, SrVP
TrOpers: R. J. O'Connor, SrVP
Nb: Donald L. Sodman, VP
Legal: M. Perlman, VP

Moorhead

AMERICAN BANK & TRUST CO.
730 Center Ave. 56560
218/236-4108 Tr$35 Mil
Hd,PersTr,EmplBen,TrInv: John R. Borland, VP&TO
TrOpers,TrAdmin: Margaret Metcalf, AsstTO
PersTr: Dana Burnham, AsstTO

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 363 56073
507/354-8215 Tr$90 Mil
Hd: Robert Merillat, VP&TO
TrOpers: Marion Schnobrich
PersTr: Robert Quale, TO

Richfield

RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$140 Mil
Hd: Robert N. Prentiss, VP&TO
TrOpers: J. Larry Simpson, TOpO
PersTr: Galen Schmick, TO
TrInv: Robert J. Mullen, IO
EmplBen: Jill Edelstein, TO
Nb: Dale Luthy

Rochester

FIRST NATIONAL BANK OF ROCHESTER
P.O. Box 4661 55903
507/285-7860 Tr$54 Mil
Hd: James D. Hausman, VP&MgtO
PersTr&Est: Michaela Belatti, TO
PersTr&Est: V. T. Anderson, VP&TO
TrInv: Adelaide P. Reese, VP&TrInvO
PersTr: Paul E. Broadbent, AsstVP&TO
TrOpers,ComTrF: Joseph E. Borland, TO

MARQUETTE BANK & TRUST CO. OF ROCHESTER
206 S. Broadway
P.O. Box 4800 55903
507/285-2690 Tr$30 Mil
Hd,TrInv,EmplBen,Nb: H. M. Stellner, Jr., SrVP&TO
Est,Gdnshp,PersTr,TrOpers: Mrs. C. A. Bedney, AsstVP&TO
CorpTr: Mrs. R. G. Glabe, TrAdmAsst
Est,Gdnship,PersTr,Taxes: Mrs. A. S. Bodensteiner, TO

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55901
507/288-0224
Hd: Barbara A. Ferguson

St. Cloud

FIRST AMERICAN NATIONAL BANK OF ST. CLOUD
11th & St. Germain St. 56301
612/255-7174 Tr$58 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Douglas A. Holzkamp, VP&TO
PersTr: Vernon R. Chase, TO
EmplBen,CorpTr: Jerome H. Johnson, TO
TrOpers: Naomi Erdmann, TOpO
Prob,Gdnshp: Randall A. Berns

ST. CLOUD NATIONAL BANK & TRUST CO.
224 E. St. Germain St. 56301
612/251-4400 Tr$44 Mil
Hd: Edward C. Wiesner, VP&TO
ComTrF,TrOpers: John Busch, AsstTO
Nb: Norman Seehusen, AsstTO

ZAPP NATIONAL BANK OF ST. CLOUD
717 St. Germain St. 56301
612/251-7110 Tr$34 Mil
Hd: Stanley L. Gaffin, VP&TO
EmplBen: Arlene Pederson
TrOpers: Mark Christianson, AsstTO

★St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$200 Mil
Hd: C. Richard McCabe, VP&SrTO
PersTr: Walter Opal, VP&TO
CorpTr: Sandra K. Johnson, TO
TrInv,ComTrF: William F. Lind, VP&TrInvO
EmplBen: Thomas A. Tustison, AsstVP
TrOpers: Donald A. Ensrud, AsstTO
Nb: Patrick M. Flynn, AsstVP

FIRST TRUST SAINT PAUL
1st National Bank Bldg. 55101
612/291-5100 Tr/o$3 Bil
Hd: J. Thomas Simonet, Pres & CEO
PersTr: John L. Jerry, ExecVP
TrInv,EmplBen: Richard P. Halverson, ExecVP
Nb,Mktg: Jon A. Theobald, ExecVP
CorpTr: James A. Ehrenberg, SrVP
CorpAgcy: Virginia M. Terry, SrVP
TrOpers: Harold M. Johnson, ExecVP

MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
TrOpers: Bonnie S. Dingeman

NORWEST BANK ST. PAUL,N.A.
55 E. 5th St. 55101
612/291-2199 Tr$318 Mil
Hd: Stephen P. Gianoli, VP
PersTr: James G. Lethert, VP
CorpTr: Jan Hines, AsstVP
ComTrF,TrInv: David A. Beeck, AsstVP
EmplBen, Nb: John A. Maschof[illegible] VP
TrOpers: Paula Flannigan, TOpO

Stillwater

THE FIRST NATIONAL BANK
213 E. Chestnut St. 55082
612/439-4411
Hd: John L. Jewell, TO

Wayzata

WAYZATA BANK & TRUST CO.
900 E. Wayzata Blvd. 55391
612/473-8855 Tr$55 Mil
Hd: David Boies, VP&TO
PersTr: Kathryn Kramer
EmplBen: Raymond Gardner, AsstCsh

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/454-5160 Tr$30 Mil
Hd,PersTr,CorpTr,Nb: Gerald E. Neal, VP&TO
TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, AsstVP&TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$35 Mil
Hd: Kenneth Seebold, SrTO
Ruth M. Flanigan, TO
Carol Orlowske, AsstTO

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$8 Mil
Hd: John Meacham, Jr., Chm&TO
PersTr,TrOpers: Kerry Reeder, AsstTO
CorpTr: Sherry Hardy, AsstTO

Bay Springs

COMMONWEALTH BANK
P.O. Drawer 468 39422
601/764-2115
Hd: Charlotte Aycok, AsstVP

The Directory of Trust Institutions is included in a T&E subscription!

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$4 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb: Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-5511 Tr$5 Mil
Hd: Glenn L. Swetman, Pres
Mrs. Florence H. Bellais, TO

Brandon

RANKIN COUNTY BANK
106 Government St. 39042
601/825-3111
Hd: Edwin Sallis, Pres

Brookhaven

BROOKHAVEN BANK & TRUST CO.
P.O. Drawer 539 39601
601/833-4771
Hd: Lewis J. Weeks, Jr.

STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones

Canton

CANTON EXCHANGE BANK
P.O. Box 293 39046
601/859-7410 Tr$6 Mil
Hd: Flora J. Rimmer, ExecVP&TO
TrOpers: Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: H. Frank Rhea, ExecVP,Csh&TO

Clarksdale

COAHOMA BANK
P.O. Box 100 38614
601/627-7842
(Branch of Grenada Bank, Grenada)

UNITED SOUTHERN BANK
211 E. Second St.
P.O. Box 1059 38614
601/627-3281 Tr$25 Mil
Hd: James L. Townsend, Jr., SrVP&TO
PersTr,CorpTr,TrOpers: Annette D. Brand, VP&TO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$5.4 Mil
Hd: T. Michael Kuykendall, TO
EmplBen: Pat Broome, AsstTO

Columbus

FIRST COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$14.5 Mil
Hd: D. Richard George, SrVP&SrTO
PersTr: Kathy Read, VP&TO
EmplBen: James D. Ferguson, VP&TO

MERCHANTS & FARMERS BANK
P.O. Box 431 39701
601/328-1015
Hd: David D. Patty, SrVP&TO

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39701
601/327-3700 Tr$23 Mil
Hd,TrInv: Rex D. Poole, SrVP&TO
EmplBen,Mktg: Lee F. Kenney, VP&TO
PersTr,CorpTr,TrOpers: Robert B. Folsom, Jr., VP&TO

Corinth

SECURITY BANK
P.O. Box 1439 38834
601/287-3121 Tr$5 Mil
Hd: James H. Moore, TO

Crystal Springs

THE MISSISSIPPI BANK
P.O. Box 610 39059
601/892-1861
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Hd: John E. Ashcraft, Jr., TO
PersTr: Willie Mae Willis, AsstTO

DEPOSIT GUARANTY NATIONAL BANK, GREENVILLE BRANCH
P.O. Box 818 38701
601/378-2266
(Branch of Jackson)
Hd: Clint Wood

FIRST NATIONAL BANK OF GREENVILLE
P.O. Box 959 38701
601/378-3907 Tr$22 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Paul R. Horne, Jr., SrVP
PersTr,CorpTr,EmplBen: William F. Gillis, VP&TO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4142

THE BANK OF GREENWOOD
P.O. Box 945 38930
601/455-1531
(Branch of First National Bank, Jackson)
Hd: Mrs. Josephine P. Ragland, VP&TO
TrOpers: Mrs. Rita A. Daves, AsstTO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 548 38930
601/455-1000
FM: Robert F. Morgan, III

Grenada

GRENADA BANK
P.O. Box 947 38901
601/226-3141 Tr$22 Mil
(Branch in Clarksdale)
Hd: D. B. Moorhead, SrVP&TO

Gulfport

GULF NATIONAL BANK
P.O. Drawer 1330 39501
601/864-2252 Tr$6 Mil
Hd: Cathy Wood, TO

HANCOCK BANK
P.O. Box 4019 39501
601/896-4400 Tr$90 Mil
Hd: Mort Melton, Jr., VP&SrTO
ComTrF, EmplBen: Charles Eastland, VP&TO
PersTr: Mrs. Margie Johnson, VP&TO
CorpTr: Mrs. Nancy Morse, AsstVP&TO
TrInv: George Bensabat, TrInvO
TrOpers: Horace Miller

Hattiesburg

CITIZENS BANK OF HATTIESBURG
P.O. Box 1071 39401
601/544-8100
(Branch of First National Bank of Jackson)
Hd: Al Shiyou, TO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2059 39401
601/544-6700
(Branch of Jackson)
Hd: Paul Rimes, ExecVP
Louis Mapp, VP

FIRST MISSISSIPPI NATIONAL BANK
P.O. Drawer 1231 39401
601/545-5090 Tr$56 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd,PersTr,TrInv,Nb: Daniel L. Edwards, SrVP&SrTO
PersTr,TrInv: Ann Carter, TO
CorpTr,TrInv,ComTrF,EmplBen: B. John Baronich, Jr., VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

Hazlehurst

BANK OF HAZLEHURST
P.O. Box 31 39083
601/894-2831
Hd: Mrs. June L. Thorne, SrVP&TO

MERCHANTS & PLANTERS BANK
P.O. Box 70 39083
601/894-4141
Hd: Rachel H. Barlow, AsstVP&TO

Holly Springs

FIRST STATE BANK
P.O. Box 580 38635
601/252-4211 Tr/u$1 Mil
Hd: Mary Warren, VP

★Jackson

DEPOSIT GUARANTY NATIONAL BANK
One Deposit Guaranty Plaza 39201
601/354-8122
(Branches in Greenville, Greenwood, Hattiesburg, Natchez & Yazoo City)
Hd: Lowell F. Stephens, ExecVP
AsstHd: William G. McDermott, SrVP&TO
PersTr: William H. Mounger, Jr., SrVP&TO
CorpTr: Eugene F. Barbarow, TO
TrInv: Gerald L. White, VP&TrInvO
ComTrF: Byron Aldridge, VP&TrInvO
TrOpers: Richard R. Pratt, TO
Nb: J. Edmund Johnston, Jr., VP&TO
EndowmentsAgcy&Fndtns: C. David Cleland, TO
RE: John W. Lowery, TO&Forester
Steve Butler, AsstTO&Forester

FIRST MISSISSIPPI NATIONAL BANK
P.O. Box 1605 39205
601/372-7722 Tr$56 Mil
(Branch of Hattiesburg)
Hd: Daniel L. Edwards, SrVP&SrTO
PersTr: Ann Carter, TO
EmplBen: John Baronich, VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

FIRST NATIONAL BANK, JACKSON
248 E. Capitol St. 39201
601/354-5180
(Branches in Greenville, Greenwood & Hattiesburg)
Hd: E. E. Laird, SrVP&SrTO
PersTr: William L. Youngblood, VP&TO
CorpTr: A. P. Ford, VP&TO
TrInv: Chris Grillis, VP
TrOpers: Raymond L. Honeycutt, VP&TO
EmplBen: William H. Wardlaw, SrVP&TO
Nb: R. Fulton Thompson, VP&TO

THE MISSISSIPPI BANK
P.O. Box 979 39205
601/969-6175
(Branches in Crystal Springs & Canton)
Hd: William J. Harrell, III, SrVP&TO
PersTr,CorpTr: John Mark McKenzie, AsstTO
EmplBen: Mary Dell McCoy, AsstVP&TO
TrOpers: Suzanne Stephens, AsstTO

Laurel

BANK OF LAUREL
West 10th St. & Highway 15 North 39440
601/649-7310 Tr/u$1 Mil
Hd: A. Jackson Huff, Jr.

COMMERCIAL NATIONAL BANK & TRUST CO.
P.O. Box 168 39440
601/649-9500 Tr$25.6 Mil
Hd: Charles H. Windham, Jr., VP&TO
EmplBen: Larry W. O'Neal, AsstTO

THE FIRST NATIONAL BANK
P.O. Box 2668 39440
601/426-2374 Tr$5 Mil
Hd,PersTr,CorpTr: James V. Dillard, ExecVP,Csh&TO
John W. Openshaw, SrVP&AsstTO

Lexington

HOLMES COUNTY BANK & TRUST CO.
P.O. Box 692 39095
601/834-2311
Hd: W. D. Wilson, VChmBd&TO
Holt Smith, ExecVP&TO

Long Beach

HANCOCK BANK
P.O. Box 335 39560
601/868-4760
Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr/u$1 Mil
Hd: W. F. Stanton

Mendenhall

PEOPLES BANK
P.O. Box 7 39114
601/847-2210
Hd: S. D. Davis, Chm
EmplBen: S. D. Davis, Jr., Pres

Meridian

THE CITIZENS NATIONAL BANK
P.O. Box 911 39301
601/693-1331 Tr$17 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

FIRST UNITED BANK OF MISSISSIPPI
P.O. Box 991 39301
601/693-2431 Tr$8.5 Mil
Hd: Warner H. Gaston, VP&TO
Mrs. Modena R. Dyess, AsstTO

MERCHANTS & FARMERS BANK
P.O. Box 5658 39301
601/693-1121 Tr$25 Mil
Hd: M. F. Kahlmus, Pres,TO&Chm
PersTr,TrInv,EmplBen: Stephen O. Moore, SrVP&TO
CorpTr,TrOpers: Anne W. Flynt, VP&TO

Natchez

DEPOSIT GUARANTY NATIONAL BANK, NATCHEZ BRANCH
P.O. Box 847 39120
601/442-6471
(Branch of Jackson)
Hd: Charles H. Petkovsek, SrVP

Oxford

THE FIRST NATIONAL BANK
1302 Jackson Ave. 38655
601/234-2821 Tr/u$1 Mil
Hd: John T. Black, Chm

Pascagoula

MERCHANTS & MARINE BANK
P.O. Box 729 39567
601/762-3311
Hd: Mrs. Ellen N. Cole, VP&TO

PASCAGOULA-MOSS POINT BANK
P.O. Box 1029 39567
601/762-4001
Hd: Joseph E. Brown, VP&TO

Philadelphia

CITIZENS BANK OF PHILADELPHIA
P.O. Box 209 39350
601/656-4692
Hd: J. W. Griffith, VP&TO

Raymond

MERCHANTS & PLANTERS BANK
39154
601/857-8044
Hd: H. R. Kilby, Jr.

Ripley

THE PEOPLES BANK
305 Jefferson, East 38663
601/837-8191 Tr$.6 Mil
Hd: Bobby P. Martin, Chm

Ruleville

PLANTERS BANK & TRUST CO.
P.O. Box 6 38771
601/756-4321
Hd: Robert R. Clark, TO
Darlene L. Williams, AsstTO

Sardis

BANK OF SARDIS
201 South Main St. 38666
601/487-1661 Tr/o$2 Mil
Hd: Roy H. Sawyer, Jr., Pres
PersTr,CorpTr,EmplBen,TrOpers,Nb,TDP: Charles M. Gordon, TO
TrInv: J. O. West

PANOLA COUNTY BANK
P.O. Box 97 38666
601/487-2525
Hd: Shirley Ray, AsstVP
Reid P. Dorr, ExecVP&Csh

Starkville

SECURITY STATE BANK
P.O. Box 1127 39759
601/323-5155 Tr$3 Mil
Hd: Larry W. Jones, VP&TO

Tupelo

BANK OF MISSISSIPPI
P.O. Box 789 38801
601/842-6661 Tr$35 Mil
Hd,TrInv,ComTrF: E. L. Joyner, III, 1stVP&SrTO
PersTr,TrOpers: Dorothy Kelly, VP&TO
CorpTr: Cornelia Emmons, AsstTO
EmplBen,Nb: Rosaland Moser, TO

PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/842-5273 Tr$15 Mil
Hd: E. Robinson McGraw, SrVP&TO
PersTr: James S. Ellis, VP&TO
EmplBen: Don Carter, AsstTO

Union

PEOPLES BANK OF MISSISSIPPI,NatAssn
P.O. Box U 39365
601/774-9266 Tr/u$1 Mil
Hd: Kenneth R. Jones, Pres

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/636-1151
Hd: Joe Schmitt, VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 871 39180
601/636-3752 Tr$20-30 Mil
Hd: J. E. Sullender, ExecVP&TO

Water Valley

BANK OF WATER VALLEY
1100 Central St. 38965
B. C. Taylor

West Point

FIRST NATIONAL BANK
P.O. Box 319 39773
601/494-1411 Tr/o$1 Mil
John R. Early, VP&TO
Mrs. Susanne M. Campbell, VP&AsstTO
Mark G. Hazard, III, VP&TO

Yazoo City

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 750 39194
601/746-3221
(Branch of Jackson)
Hd: Frank M. Patty, Jr., VP

MISSOURI

Aurora

CHARTERBANK AURORA
201 Madison 65605
417/678-5112
Hd: J. W. Fogle, Jr., Pres&TO
Mary Lois Kelley, AsstCsh&AsstTO

Ballwin

BOATMEN'S BANK OF WEST COUNTY
555 Manchester Rd. 63011
314/227-5800
Hd: William W. James, TO

Boonville

CHARTERBANK BOONVILLE,NatAssn
412 Main Street 65233
816/882-6642 Tr$.5 Mil
Hd: Curtis J. Sprick, VP&TO

Branson

CENTERRE OF BRANSON
P.O. Box 130 65616
417/334-4125 Tr$1 Mil
Hd: Karen K. Hall, TO

SECURITY BANK & TRUST CO.
P.O. Box 70 65616
417/334-2191 Tr$3 Mil
Hd: David S. Eblen, Pres&TO

Butler

CHARTERBANK BUTLER
P.O. Box 112 64730
816/679-4114 Tr/o$1 Mil
Hd: Don L. Hayward, SrVP

Cape Girardeau

BOATMEN'S BANK
P.O. Box 220 63701
314/334-7111 Tr$7 Mil
Hd: Richard Allgood, TO

CENTERRE BANK OF CAPE GIRARDEAU,N.A.
P.O. Box 70 63701
314/334-4811 Tr$3.5 Mil
Hd: Mary Jo Westrich, TO

Carrollton

CARROLL COUNTY TRUST CO.
P.O. Box 187 64633
816/542-2050 Tr/o$2 Mil
Hd: Allen Eiserer, VP&TO

FIRST NATIONAL BANK
1 S. Main St. 64633
816/542-2243
Hd: F. A. Jones, VP&TO

Carthage

CHARTERBANK OF CARTHAGE
231 S. Main St. 64836
417/358-9011 Tr$20 Mil
Hd: Roger L. Tarbutton, TO

UNITED MISSOURI BANK OF CARTHAGE
300 Grant St. 64836
417/358-2135 Tr$13 Mil
Hd: John O. Phelps, TO
Mrs. Geneva Fasken, VP&AsstTO

Caruthersville

FIRST STATE BANK
P.O. Box 18 63830
314/333-1700 Tr/u$1 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: Rick Cooper, VP&TO
TrOpers: Robert E. Morgan, ExecVP&AsstTO
TrInv: Horace Dunagan Jr., Pres&AsstTO

THE NATIONAL BANK OF CARUTHERSVILLE
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314/682-2143
Hd: Robert E. Johnson
Roy E. Hulen

Chillicothe

THE CITIZENS BANK & TRUST CO.
700 Jackson St. 64601
816/646-5500 Tr$11 Mil
Hd,PersTr,CorpTr,TrInv,CompTrF,EmplBen,
TrOpers: Edgerton Welch, ChmBd,CEO&TO
ComTrF: William E. Welch, Pres&TO
Nb: Ed Douglas, SrVP&TO

Clayton

COUNTY BANK OF ST. LOUIS
P.O. Box 11573 63105
314/726-2255 Tr$300 Mil
Hd: Thomas M. Noonan, ExecVP
PersTr: Michael Erb, VP&TO
TrInv: Carl C. Enloe, VP&TO
ComTrF: Ronald H. Spicer, AsstVP&TO
EmplBen: Ronald Morice, AsstVP
TrOpers: Laurie Hayek, Mgr
Nb: Richard E. Drummond, VP&TO

THE GUARANTY TRUST CO. OF MISSOURI
7733 Forsyth Blvd. 63105
314/725-9055 Tr$200 Mil
Hd: James A. Finch, III, Pres
PersTr: W. R. Diepenbrock, SrVP
TrInv: H. C. Barr, VP
EmplBen: V. L. Vinyard, AsstVP
TrOpers: J. Burch, AsstVP
Nb: Ronald L. Bussell, TO

METRO TRUST COMPANY
222 S. Central 63105
314/726-5522 Tr$106 Mil
Hd: Lee J. Placio, Jr., Pres
PersTr,CorpTr: Raymond J. Moulis, VP&TO
EmplBen: James R. Hicks, VP
TrInv: David C. Jones, Jr., VP&IO
ComTrF,TrOpers: Susan A. Mayer, VP&TOpO
Nb: William J. Onder, VP

Columbia

BOONE COUNTY NATIONAL BANK
P.O. Box 678 65205
314/874-8[illegible]88 Tr$56 Mil
Hd: Robert L. Roper, Jr., SrVP&TO
PersTr: Judy M. Peet, TO
TrInv: John A. Epple, Jr., TO
EmplBen: G. Bunch, TO
TrOpers: Barbara Kribbs, TO

CENTERRE BANK OF COLUMBIA
800 Cherry St. 65201
314/876-6000 Tr$10 Mil
Hd: Richard M. Rathgeb, Pres&ExecTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
Ben Galloway, AsstVP&TO
FinPlngRep: Robert W. Mason
Betty J. Schuster

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1867 65205
314/449-3911 Tr$8 Mil
Hd: Ben A. Sellers, Jr., AsstVP&TO
TrOpers: Nedra Moreau, AsstTO

Creve Coeur

FIRST MISSOURI BANK & TRUST CO.
P.O. Box 12570 63141
314/567-3600 Tr$9.0 Mil
Hd,TrInv,EmplBen,Nb: Ronald J. Ballinger, VP&TO
PersTr,CorpTr,ComTrF,TrOpers: Donald J. Fitzgerald, TO

Excelsior Springs

CHARTERBANK OF EXCELSIOR SPRINGS
218 S. St. 64024
816/637-3133 Tr$2 Mil
Hd: Charles W. Risley, Jr., SrVP

Fayette

COMMERCIAL TRUST CO.
65248
816/248-2222 Tr/u$1 Mil
Hd: L. W. Jacobs, Jr., Pres&TO

Fulton

THE CALLAWAY BANK
P.O. Box 42 65251
314/642-6060 Tr$2.5 Mil
Hd: John C. Harris, Chm&TO

Glasgow

TRI-COUNTY TRUST COMPANY
P.O. Box 217 65254
816/338-2234
Hd: Virgil L. Renne, ExecVP

Grandview

THE GRANDVIEW BANK AND TRUST COMPANY
12500 Hi-Way 71 64030
816/763-2000
Hd: Larry Janacaro, Pres
CorpTr,TrInv: Robert L. Kohley

Hannibal

FARMERS & MERCHANTS BANK
P.O. Box 938 63401
314/221-6424
Hd: Paul D. Schoonover, ExecVP,TO&Csh

HANNIBAL NATIONAL BANK
100 N. Main St., P.O. Box 1107 63401
314/221-0050 Tr$3.5 Mil
Hd: E. M. Weaver, Pres&TO

Harrisonville

ALLEN BANK AND TRUST COMPANY
P.O. Box 447 64701
816/884-3214 Tr/u$1 Mil
Hd,PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Hermann

BAY-HERMANN BANK
315 Schiller 65041
314/486-3134

Independence

THE CHRISMAN-SAWYER BANK
P.O. Box 200 64051
816/833-1600
Hd: C. W. Jones, Pres

STANDARD STATE BANK
10725 Independence Ave. 64053
816/836-0200 Tr$3 Mil
Hd: Michael J. Walts, VP&TO
William Colyer, VP&TO

Jackson

JACKSON EXCHANGE BANK & TRUST CO.
101 Court St. 63755
314/243-3557 Tr$4 Mil
Hd: Robert R. Grebing, Pres&TO

★Jefferson City

THE CENTRAL TRUST BANK
P.O. Box 779 65101
314/634-1224 Tr$50 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers,EmplBen,
Nb: Clyde P. Angle, TO
PersTr,CorpTr,TrInv: Michael W. Prenger, AsstTO

EXCHANGE NATIONAL BANK
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Bordentown

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UNITED NATIONAL BANK
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PersTr,Nb: Arthur W. Hyde, VP&SrTO
CorpTr,EmplBen: William P. DuBose, VP&SrTO
TrInv: Charles H. Jones, Jr., SrVP
ComTrF: Joseph K. Leinbach, VP&TO
TrOpers: Peter A. Beekman, VP&TO

Egg Harbor City

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
201 Philadelphia Ave.
609/965-5325
(Branch of Toms River)

Elizabeth

CITY TRUST SERVICES,NatAssn
(A Subsidiary of City Federal Savings & Loan Assoc.)
1141 East Jersey St. 07201
201/527-8813 Tr$15.6 Mil
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PersTr: Russell N. Glatz, ExecVP
PersTr: Harry J. Wyman, TO
EmplBen: John J. Wilson, VP
EmplBen: Amos H. Crowley, VP
William C. Fearon, AsstCont&Csh
EmplBen: Kathleen White, AdmO
TrOpers: Frances P. Kozick
EmplBen: Jeffrey G. Jacob, TO

NATIONAL STATE BANK
68 Broad St. 07207
201/354-3400
(Trust Offices in Summit, Trenton & Westfield)
Hd: James A. Young, SrVP&TO
CorpTr: Bernard F. Cimo, VP&TO
ComTrF: James J. Calnon, AsstVP&TO
TrOpers: Thomas J. O'Connor, AsstVP&TO
Nb: M. Scott Eakeley, VP&TO

UNITED JERSEY BANK
295 N. Broad St. 07208
201/354-7400
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
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(Branch of Edison)
Hd,Nb: Norman E. Smyth, VP&TO
PersTr,ComTrF: Donald R. Bomeisl, TO
CorpTr,TrOpers: Patrick H. Clarke, TO
TrInv,EmplBen: Walter A. Hemberger, VP&TO

UNITED JERSEY BANK
21 Park Pl. 07631
201/646-4530
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry S. Stotter, ExecVP
TrDept: Stephen G. Chaberski, VP

Flemington

THE FLEMINGTON NATIONAL BANK & TRUST CO.
56 Main Street 08822
201/782-3151
Hd: Paul Nosal, TO

Freehold Township

CENTRAL JERSEY BANK & TRUST CO.
P.O. Box 786 07728
201/462-0011 Tr$190 Mil
Hd: Donald W. Peppler, VP&TO
PersTr: Joan Kenyon, AsstVP&TO
CorpTr,ComTrF,TrOpers:
J. Catherine Matthews, VP&TO
TrInv: James A. Vaccaro
EmplBen: Gene R. Smith, PenTO
Nb: Earl R. Zea, TO

Gladstone

PEAPACK-GLADSTONE BANK
P.O. Box 178 07934
201/234-0700 Tr$31 Mil
Hd: Marvin P. Danielson, SrVP&SrTO

Glen Rock

CITIZENS FIRST NATIONAL BANK OF NEW JERSEY
208 Harristown Road 07452
201/445-3400 Tr$150 Mil
Hd,Nb: Richard A. Gibbons, SrVP
PersTr: Lawrence J. Sheehan, VP&SrTO
Peter N. Sonderfan, VP&SrTO
Leonard M. Nedswick, TO
Erma W. Little, TO
Joan Holloway, AsstTO
Marilyn Farrell, AsstTO
TrOpers: Barbara Gasparini, AsstTO
TrInv: Albert L. Lawrence, VP&TrInvO
Richard J. Minogue, AsstTrInvO

Hackensack

COMMERCIAL TRUST CO. OF NEW JERSEY
359 Main St. 07601
201/489-8703
(Branch of Jersey City)
Nb: Thomas J. Galemba, AsstTO

FIRST NATIONAL STATE BANK-COUNTY
239 Main St. 07601
201/441-4100
(Branch of Newark)
PersTr: Donald D. O'Connor, SrTO
Nb: Samuel G. Zalfa, TO

UNITED JERSEY BANK
210 Main St. 07602
201/646-5217 Tr$1 Bil
(Regional Trust Offices in Bridgeton, Dover, Elizabeth, Englewood, Hackettstown, Old Bridge, Princeton & Ridgewood)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry S. Stotter, ExecVP
TrDept: Stephen G. Chaberski, VP
RegTrMgr: James E. Doyle, SrVP
CorpTr: Edward M. Katz, SrVP
Inv: Fred R. Gruber, VP
TrSvcs: Richard Bradley, VP
PvtBnkg: C. Alan Spaes, VP

Hackettstown

UNITED JERSEY BANK
144 Main St. 07840
201/852-3993
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry S. Stotter, ExecVP
TrDept: Stephen G. Chaberski VP

Haddonfield

MIDLANTIC NATIONAL BANK
110 Kings Hwy. E. 08033
609/772-4420 Tr$76 Mil
(Branch of Edison)
Hd,TrInv: I. Harris Tucker, VP&RegTO
EmplBen: Jeffrey P. Moody, TO
TrInv: W. C. Lowry, AsstTO

Hawthorne

THE BANK OF NEW JERSEY
331 Lafayette Ave. 07507
201/956-8200
(Branch of Camden)

Hightstown

FIDELITY UNION BANK
105 S. Main St. 08520
609/443-3500
(Regional Trust Office of Newark)
Hd: Roger Embley, 2ndVP&TO
Barbara Cosgrove, TO

Jamesburg

HERITAGE BANK-NatAssn
1 Rossmoor Drive 08831
201/257-1700
(Regional Trust Office of Cherry Hill)
PersTr: Theodore J. Steul, SrVP&TO
EmplBen: Kenneth Politi, TO
Nb: Irene Szoke, AsstTO

Jersey City

COMMERCIAL TRUST CO. OF NEW JERSEY
15 Exchange Place 07302
201/434-5100 Tr/o$125 Mil
(Trust Facilities in Hackensack, Middletown Township, Piscataway & Roselle)
Hd: Stephen P. Cosgrove, VP&SrTO
PersTr: Frank Bevacqua, TO
CorpTr,TrOpers: Robert Kock, TO
TrInv: Edward C. Lord, TO
Nb: Nicholas M. Fugaro, TO

THE FIRST JERSEY NATIONAL BANK
1 Exchange Plaza 07303
201/547-7612 Tr$200 Mil
Hd: Donald F. Maurer
PersTr: Sal La Greca
CorpTr: Joseph Brown
TrInv: John J. Saueracker
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Mrs. Katherine E. Lipinski, AsstSec&AsstTO
Mrs. Roberta M. D'Amore, AsstSec&AsstTO

THE TRUST CO. OF NEW JERSEY
35 Journal Sq. 07306
201/420-2650 Tr$170 Mil
Hd: Raymond P. Catlaw, VP&TO
StkTrans: Gardner R. Small, VP
Roger T. Bernhammer, AsstVP

Kearny

FIRST NATIONAL BANK & TRUST CO.
582 Kearny Ave. 07032
201/991-3100 Tr$3 Mil
Hd: Mary J. Andrews, AdmVP&TO
Robert J. Jones, Pres

Lakehurst

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2000 Route 70 08733
201/657-5000 Tr$6 Mil
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PersTr,TrOpers: Henrietta J. Eckert, TO
TDP: Joyce Oehmler

Linwood

HORIZON TRUST COMPANY,N.A.
212 New Road 08221
609/927-4162
(Trust Office of Morristown)
Hd: Clifford R. Kindred, AsstVP
Gloria Parker

Livingston

THE HOWARD SAVINGS BANK
200 South Orange Avenue 07039
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PersTr: Thomas D. Alvarez, VP&SrTO
TrInv: Ronald E. Olsen, SrTO
ComTrF: Gordon J. Degnan, SrTO
TrOpers: Frank J. Buckworth, VP&SrTO
EmplBen,Nb: John E. Wappel, II, VP&SrTO

LIVINGSTON NATIONAL BANK
P.O. Box 25 07039
201/992-5600 Tr$15 Mil
Hd: William C. Maher, ExecVP&TO

Maplewood

MAPLEWOOD BANK & TRUST CO.
161 Maplewood Ave. 07040
201/762-7100 Tr$16 Mil
Hd: Bette A. Bauer, VP&TO
TrInv: Francis B. Lane, TrInvO

Maywood

COMMUNITY BANK OF BERGEN COUNTY
125 W. Pleasant Ave. 07602
201/843-2300 Tr/u$1 Mil
Hd,PersTr,CorpTr: Fredric P. Eckelman, AsstVP
Edward Lambert, ExecVP&AsstTO

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CorpTr: Michael Lyons, VP
EmplBen: Donald E. Rose, TO
TrOpers: Evelyn Baba, AsstTO

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COMMERCIAL TRUST CO. OF NEW JERSEY
(Regional Trust Facility)
1250 Route 35 07748
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Hd,Nb: Nicholas M. Fugaro, TO

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397 Milburn Ave. 07041
201/565-3034
(Branch of Newark)
Marie C. Carlone, TO
Claire N. Guadagno, AsstTO

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483 Bloomfield Ave. 07042
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Hd: Thomas J. Mullin, VP
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491 Bloomfield Ave. 07042
201/266-6479
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Hd: John M. Andrus, VP&TO
Nb: Joseph M. Gazdalski, TO

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FIDELITY UNION BANK
91 East Main St.
609/234-5560
(Regional Trust Office of Newark)
Hd: John Makel

Morristown

FIDELITY UNION BANK
55 Madison Ave. 07960
201/538-9200
(Regional Trust Office of Newark)
Hd: Peter T. Lillard, VP&TO

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22 South St. 07960
201/538-2800
(Regional Trust Office of Cherry Hill)
PersTr: Robert J. Verse, VP&TO
TrInv: James Brown, VP&TO
EmplBen: Kenneth Politi, TO
Nb: Malcolm B. Savage, 1stVP&TO

HORIZON TRUST COMPANY,NatAssn
65 Madison Ave. 07960
201/285-2268 Tr$800 Mil
(Trust Offices in Linwood, Montclair, Mount Laurel, Paramus, Princeton)
Hd: Paul C. Bosland, Pres&CEO
PersTr: Thomas J. Curtin, ExecVP&COO
TrInv: David G. Williams, SrVP
Nb: Kenneth Morris, SrVP
EmplBen: Daniel P. Dunn, AsstVP
TrOpers: Shelley Parish, VP
Treas: Thomas A. Anderson, VP
RegHd: Robert M. Figurelli, VP

MIDLANTIC NATIONAL BANK
161 Madison Ave. 07960
201/540-1201
(Branch of Edison)
Hd: Herman H. Otto, VP&RegTO
TrInv: William A. Toohey, TO
Nb: Richard M. Sargent, VP&TO

Mount Laurel

HORIZON TRUST COMPANY,NatAssn
3737 Church Rd. 08054
609/234-4300
Hd: R. Wynn Kennedy, AsstVP

New Brunswick

BRUNSWICK BANK & TRUST
352 George St. 08903
201/247-5800 Tr$1 Mil
Hd: Frances C. Scatteregia, VP&TO

PEOPLES NATIONAL BANK OF CENTRAL JERSEY
385 George St. 08901
201/846-2100
Hd,PersTr,TrOpers,Nb: Bernard Hanson, TO

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Paramus, N.J. 08804

212 New Road
Linwood, N.J. 08221

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Mt. Laurel, N.J. 08054

NEW JERSEY (Cont'd)

Newark

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10 Bank St. 07102
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PersTr: Guy S. Waltman, ExecVP
TrInv: Charles W. Hastings, ExecVP
ComTrF: Kenneth J. Tarr, VP
TrOpers: Bruce H. Ballehr, VP
Nb: Robert C. Elliott, ExecVP

FIDELITY UNION BANK
765 Broad St. 07101
201/430-4000 Tr$14 Bil
(RegTrOffs in Hightstown, Moorestown, Morristown, Newark, Ocean, Red Bank, Ridgewood & Westfield)
Hd: Robert H. Dunker, ExecVP&TO
DeputyHd,PersSvcs&Mktg: A. Daniel D'Ambrosio, SrVP&TO
CorpSvcs: Charles E. Hoos, SrVP&TO
CorpTrAdm: William C. Arnebeck, VP&TO
EmplBenAdm: Francis P. Collins, VP&TO
CorpTrOpers: Richard W. Schmude, VP&TO
Opers: Robert L. Nicolai, SrVP&TO
PvtBank'g: Mortimer J. O'Shea, SrVP
InvSvcsHd: Roger R. Conant, ExecVP&IO
PersTr: William Kufta, SrVP
Inst: Gerald Reilly, VP
Res: Gerald F. Zedren, VP
FI: George Weckel, 2ndVP

FIRST NATIONAL STATE BANK OF NEW JERSEY
550 Broad St. 07102
201/565-3200 Tr/o$1 Bil
(Branches in Basking Ridge, Bernardsville, Bound Brook, Burlington, Edison, Hackensack, Hackettstown, Mansfield Township, Milburn, Nutley, Rumson, Spring Lake, Tenafly & Trenton)
Hd: John C. Leeds, SrVP
PersTr: Eugene Schaefer, VP
CorpTr: Robert Jakubowski, VP&SrCTO
TrInv: Richard Nicholson, VP&SrTrInvO
ComTrF: Patrick M. Whelan, FundAdm
EmplBen: Richard E. Mansfield, Jr., SrTO
TrOpers: Joan Fancera, VP
Nb: Michael Watson, VP
David H. Dickinson, VP-Sys

Newton

MIDLANTIC NATIONAL BANK
93 Spring St. 07860
201/383-7080
(Regional Trust Office of Edison)
Hd,Nb: Richardson Buist, TO

NEWTON TRUST CO.
30 Park Place 07860
201/382-2400 Tr$8 Mil
Hd: George S. Dates, VP&TO

Ocean

FIDELITY UNION BANK
715 State Hwy. #70 at Brick Blvd.
Brick Town 08723
201/920-3322
(Regional Trust Office of Newark)
Hd: Albert B. Meserlin, VP&TO

Ocean City

HERITAGE BANK,NatAssn
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Nb: Kenneth Silverstein, VP&TO

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UNITED JERSEY BANK
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201/727-2492
(Regional Trust Office of Hackensack)
Hd: Harry S. Stotter, ExecVP
RegTrMgr: James E. Doyle, SrVP

Paramus

HORIZON TRUST COMPANY,NatAssn
E. 36 Midland Avenue 07652
201/967-1000
(Trust Office of Morristown)
Hd: Myra N. Kelly, AsstVP
John J. Lent, AsstVP

THE MIDLAND BANK & TRUST CO.
P.O. Box 266 07652
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PersTr: Helen Pennabere, AdmAsst
Margaret Finucane, AdmAsst,TrAcc

Passaic

VALLEY NATIONAL BANK
615 Main Ave. S. 07055
201/777-1800 Tr$47 Mil
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PersTr: Thos. E. Feeney, VP&TO
TrInv: Peter Southway, ExecVP
TrOpers: Barbara Laborim, AsstCsh

Paterson

NEW JERSEY BANK,NatAssn
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CorpTr: Verne W. Pitman, AsstTO
TrInv: Chia-Dann Chi, VP&SrIO
ComTrF: Nancy S. Berlin, TO
EmplBen: Carolyn K. Demarest, AsstTO
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115 S. Main St. 08865
201/859-2101 Tr$3 Mil
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COMMERCIAL TRUST CO. OF NEW JERSEY
1038 Stelton Road 08854
609/752-6200
(Branch of Jersey City)
Nb: Nicholas M. Fugaro, TO

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480 Hoes Lane 08854
201/846-2100
Hd: Bernard Hanson

Plainfield

UNITED NATIONAL BANK
221 Park Ave., P.O. Box 632 07061
201/756-5000 Tr$240 Mil
(Regional Trust Office in Bridgewater)
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TrInv: Duncan M. Lasher, SrVP
EmplBen: John M. Bonk, VP&TO
TrOpers: Margaret M. Arcuri, TOpMgr
Nb: Robert F. Schuler, AsstVP&TO

Pleasantville

FIRST NATIONAL STATE BANK
Black Horse Pike 08232
609/645-2000
(Branch of Newark)
Hd: George L. Lyon, SrVP&TO
PersTr: Joseph B. Crossan, VP&TO
TrInv: Frederick B. Mason, VP&TO
Nb: Thomas Smyth, VP&TO
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Point Pleasant Beach

OCEAN COUNTY NATIONAL BANK
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TrInv,TrOpers: Ernest Bisbal, TO
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Hd: L. V. Silvester, VP
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UNITED JERSEY BANK
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609/921-6100
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
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RegTrMgr: James E. Doyle, SrVP
TrInv: Steven D. Stern, VP
PersTr: William A. Wescott, VP

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FIDELITY UNION TRUST CO.
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201/747-5777
(Reg. Trust Office of Newark)
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TrInv: Jean Wetzel, TO
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PersTr: Peter N. Sonderfan, VP&SrTO
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Joan Holloway, AsstTO
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TrInv: Albert L. Lawrence, VP&SrTrInvO
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TrOpers: Barbara Gasparini, TOpO

FIDELITY UNION BANK
59 N. Broad St. 07450
201/445-7979
(Regional Trust Office of Newark)
Hd: M. Ray Berberian, VP&TO
John Maher, TO

UNITED JERSEY BANK
25 N. Maple Ave. 07450
201/444-8900
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
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TrDept: Stephen G. Chaberski, VP
PersTr: Rita A. Marino, TO

Roseland

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101 Eisenhower Pkwy. 07068
201/643-5700 Tr$100 Mil
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TrInv: Lee T. Smith, Jr., ExecVP
TrOpers: Barbara Dinicola, TOpO

Roselle

COMMERCIAL TRUST CO. OF NEW JERSEY
220 Chestnut St. 07203
(Branch of Jersey City)
Nb: Thomas J. Galemba, TO

Rutherford

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5 Sylvan Street 07070
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(Regional Trust Office of Livingston)
John E. Wappel, II, VP&SrTO

Somerset

FRANKLIN STATE BANK
630 Franklin Blvd. 08873
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John C. Kautz, VP&TO

Somerville

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1 W. Main St. 08876
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TrInv: James H. Olson, VP&TO
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Neil Feier, TO
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CustAccts: Susan B. DeSimone, AsstSec
TrOpers,CorpTr: Nancy S. Adams, TOpO

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FIRST NATIONAL BANK OF SOUTH AMBOY
116 N. Broadway 08879
201/721-0201 Tr/u$1 Mil
Hd: John C. Potthoff, VP,Treas&TO

Succasunna

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Rte. 10 & South St. 07876
201/584-6700 Tr$5 Mil
Hd: Lawrence F. Worden, VP&TO
PersTr: Evelyn Patterson, AsstTO

Summit

NATIONAL STATE BANK
1 Maple Street 07901
201/376-1442
(Branch of Elizabeth)
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PersTr: Robert C. Brandt, AsstVP&TO
TrInv: Alice Remini, TO

SUMMIT & ELIZABETH TRUST CO.
367 Springfield Ave. 07901
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PersTr: Robert T. Cassel, VP&TO
ComTrF: Robert Carlsen, VP&TO
TrOpers: Roger A. Neff, AsstVP
Nb: Richard A. Moore, Jr., VP&TO
EmplBen: Richard A. Moore, VP&TO

UNITED COUNTIES TRUST CO.
30 Maple St. 07901
201/931-6784 Tr$630 Mil
Hd: Robert W. Donnelly, SrVP&SrTO
PersTr: Thomas G. Wroth, TO
CorpTr: Philip Warinsky
ComTrF,TrOpers: Robert R. Storch, TO
EmplBen: Davida Isaacson, AsstTO

Swedesboro

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Kings Hwy. & Railroad Ave. 08085
(Branch of Atlantic City)
Harold Twiss, VP&TO

Tenafly

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1 W. Railroad Ave. 07670
201/567-5000
(Branch of Newark)
Hd: G. Schaefer, VPNewark
PersTr: D. D. O'Connor, SrTO
Nb: Sam Zalfa, TO

Toms River

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
40 Main St. 08753
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(Branch in Egg Harbor City)
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PersTr: Richard J. Betz, AsstVP&SrTrAdm
TrInv,ComTrF: William J. Snow, VP&SrTrInvO
CorpTr,TrOpers: Carl J. Lewandowski, VP&TO
EmplBen: Kevin Wm. Bless, AsstVP&SrTrPenTO
Nb: Frank A. Perrotto, AsstVP&SrEstPlng
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(Branch of Trenton)
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PersTr: Michael C. Provine, TO
Nb: Susan Cox, TO
Nb: Richard A. Rutherford, TO

Totowa

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TrInv: Jimmy D. Saine, AsstVP&TO
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TrOpers,MiniComputerAcctg: L. Max Landreth, VP&TO
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Nb: Richard Speers, VP&TO
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Farm: Hilton Carlton, VP&TO

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PersTrOffice: Cortland J. Meader, SrVP&AreaMgr
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CorpTr: Harry W. Rolison, VP
EmplBen: Clayton A. Boggan, Jr., SrVP
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★Bismarck

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TrOpers: Delphine Hildahl, TOpMgr

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TrInv: David Silbergleit, VP&IO
CorpTr,TrInv: Richard P. Gast, VP&TO
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Nb,Mktg: Richard J. Forest, VP&SrTO
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TrInv: David L. Kerssen, VP&TrInvO
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TrDept/RE,Farm: C. M. Isaacson, VP&TO
PersTr: Connie Opp, TxTO
TrOpers,TDP: Gary Williams
PersTr,GdnshpAdmin: June Wolenetz, TO

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CorpTr,TrInv: J. B. Fiedler, AsstTO

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OHIO

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TrInv: Steven Moore, TO
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Nb,CorpTr,EmplBen: Robert D. Shaw, VP
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216/575-2000 Tr$5.1 Bil
(Branch in Palm Beach, FL)
Divisions:
PersTrSvcsDivHd: Lloyd F. Loux, VP
TrCorpSvcsDivHd: Lee M. Evans, VP
FndsMgmtDivHd: J. Warren Hall, SrVP
PersTr: Lloyd F. Loux, VP
CorpTr,EmplBen: Lee M. Evans, VP
Thomas E. Swedlund, VP
TrInv,ComTrF: J. Warren Hall, SrVP
William B. Roe, SrVP
TrOpers: E. J. Etowski, Jr., VP
Prob: Charles G. Martis, VP
Nb: Bert W. Zahn, VP
Tax: John A. Clough, TO

SOCIETY NATIONAL BANK
127 Public Square 44114
216/861-4000 Tr$763 Mil
Hd: John P. Reinartz, ExecVP
PersTr,CorpTr: Harry B. Olds, Jr., VP
TrInv: Donald Cruse, VP
EmplBen: Ronald J. Lang, VP
TrOpers: Douglas Mitrisin, VP
Nb: Michael P. Fisher, VP

★Columbus

AMERITRUST
33 North Third St. 43215
614/224-0670
(Branch of Cleveland)
Hd: Brent I. Chivington, VP
Nb: Richard G. Stein, SrTO

BANCOHIO NATIONAL BANK
155 E. Broad St. 43251
614/463-7482
(Branches in Akron, Chillicothe, Cincinnati, Cleveland, Dayton, Springfield, Toledo and Zanesville)
Hd: Alan J. Davidson, ExecVP
PersTr: John L. Sauter, VP
CorpTr: P. Joseph Sesler, VP
TrInv: Robert J. Murphy, VP
ComTrF: Ellwood Lewis, VP
EmplBen: Richard D. B. Funkhouser, VP
TrOpers: Jim S. Deyo, VP
Nb: Robert H. Bartholomew, SrVP

BANK ONE TRUST COMPANY, NA
100 East Broad St. 43271-0191
614/463-5995 Tr$1.25 Bil
Hd: Kenneth B. Quintenz, Pres
PersTr: J. David Sabine, VP
EmplBen: H. Herbert Schupp, VP
TrOpers: Phyllis Kennedy, VP
CorpTr: G. Ronald Henderson, SrVP
Contr: Jon W. Bennett
TrInv: Michael B. Steele, VP&CIO

HUNTINGTON NATIONAL BANK
37 West Broad St. 43215
614/469-6343 Tr$2.3 Bil
(Branches in Columbus, Dover & Lima)
GpHd: J. Virgil Early, Jr., ExecVP
Hd: H. William Klumpp, SrVP
PersTr: Lawrence E. Green, VP
EmplBen,CorpTr: Stephan E. Sweet, VP
TrInv: Gary F. Cogswell, VP
TrOpers: Thomas R. Hilliker, VP
Plng/Mktg: Ed B. Ranucci, VP

Covington

WESTERN OHIO NATIONAL BANK & TRUST CO.
P.O. Box 39 45318
513/473-2056 Tr$13.2 Mil
Hd: Carl W. Bowman, VP

Dayton

BANCOHIO NATIONAL BANK
111 W. First St. 45402
513/223-6851
(Branch of Columbus)
James H. Edwards, TO

BANK ONE, DAYTON, NA
Kettering Tower 45401
513/449-8860 Tr/o$1 Bil
Hd: William V. Richards, Jr., ExecVP
TrInv: Ronald W. Ball, VP

FIRST NATIONAL BANK
One First National Plaza 45402
513/226-2067 Tr$156 Mil
Hd: Jeffrey T. Siler, SrVP&SrTO
PersTr: James T. Neef, VP&TO
TrInv,ComTrF: Woodrow W. Stroud, Jr., VP&IO
EmplBen: John W. Sommer, VP&TO
Prob: Frank B. Williams, III, TO
TrOpers: David A. Keim, VP&TO
Nb: Rebecca H. Roess, TO

THIRD NATIONAL BANK & TRUST CO.
34 N. Main St. 45402
513/226-6333 Tr$450 Mil
Hd: Joseph F. Connelly, ExecVP&TO
PersTr: William T. Lincoln, VP&TO
CorpTr,ComTrF,EmplBen: James W. Haman, VP&TO
TrInv: Charles O. Lee, Jr., VP&IO
TrOpers: Roger Cupp, TO
Nb: Charles L. Moore, Jr., VP&TO
Tax: C. E. Yaussy, TaxO

Defiance

THE STATE BANK AND TRUST COMPANY
P.O. Box 467 43512
419/782-8950 Tr$10.5 Mil
Richard C. Burrows, TO
TrOpers: Mary Goddard, TOpO
Rob Constien, AsstTO

Dover

HUNTINGTON NATIONAL BANK
232 West Third St. 44622
216/343-6611
(Branch of Cleveland)
Hd,PersTr: David Webb, VP&TO
EmplBen: Lawrence Markworth, VP

East Liverpool

FIRST NATIONAL BANK
P.O. Box 1029 43920
216/385-2265 Tr$30 Mil
Hd: Charles L. Danley, VP&TO
TrOpers: Phyllis Stalter, TO
Nb: Robin Rice, TO

Eaton

EATON NATIONAL BANK & TRUST CO.
P.O. Box 309 45320
513/456-5544
Hd: K. R. Kemper, TO

Elyria

ELYRIA SAVINGS & TRUST NATIONAL BANK
Broad & Court Sts. 44035
216/329-3000 Tr$35 Mil
Hd: Allen R. Shaw, SrVP&TO

FINDLAY TRUST OFFICE
100 East Main Cross, Ste. 3 45840
419/422-6950
(Branch of Toledo)
Thomas C. Gess, TO

LORAIN COUNTY SAVINGS & TRUST CO.
124 Middle Ave. 44035
216/323-7531
Hd: A. S. Laudani, VP&SrTO
EmplBen: J. David Amos, AsstVP&TO
Nb: R. Scott Cornelius, VP

Hamilton

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
3rd & High Sts. 45012
513/867-4818 Tr$247 Mil
Hd: James J. Ashburn, SrVP&SrTO
PersTr: Dennis G. Walsh, TO
CorpTr,Taxes: David D. Schul, TO
TrOpers: Frank M. Peters, TOpO
TrInv: Dennis C. Dietz, TrInvO
RE: Ronald E. Sunderhaus, Mgr
EmplBen: Michael R. O'Dell, AsstTO

SECOND NATIONAL BANK
High St. & Journal Square 45012
513/867-5133 Tr$140 Mil
Hd,Nb: William A. Groth, II, SrTO
PersTr: Margaret Kollstedt, TO
TrInv,ComTrF: Joseph Belew, AsstTO
EmplBen: Jack Flege, AsstTO
TrOpers: Nancy Wenning, AsstTO

Lancaster

CENTRAL TRUST CO.
117 W. Main St. 43130
614/464-2264
(Branch of Newark)
R. A. Jackson, SrTO

Lebanon

LEBANON-CITIZENS NATIONAL BANK
P.O. Box 59 45036
513/932-1414 Tr$14 Mil
Hd: Bernard H. Wright, Jr., TO
TrOpers: W. Jean Bell, AsstTO

Lima

HUNTINGTON NATIONAL BANK
631 East Market St. 45801
419/224-3015
(Branch of Columbus)
Hd,PersTr: R. Joe Cosart, VP

THE METROPOLITAN BANK OF LIMA, OHIO
P.O. Drawer M 45802
419/229-2015 Tr$265 Mil
John M. Dunnick, ChmTrComm
Hd: Michael E. LaSovage, SrVP&TO
Prob: Evans T. Pseekos, VP&TO
PersTr: Perry R. Watkins, SrTO
TrOpers: Ron D. Sacks, TO
EmplBen,CorpTr: Diane Motter, TO

Lorain

CENTRAL TRUST CO. OF NORTHERN OHIO,NatAssn
1949 Broadway 44052
216/244-1965 Tr$21 Mil
Hd: David E. Nocjar, VP&TO
TrOpers: Mary Jane Sargent

LORAIN NATIONAL BANK
457 Broadway 44052
216/244-6000 Tr$50 Mil
PersTr,Prob,Tax,TrInv,Nb: Emma N. Mason, VP&TO
CorpTr,EmplBen,TrInv: Douglas Substanley, VP&TO
TrOpers: Elizabeth Simms, TO

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PersTr,CorpTr,EmplBen: Paul H. Dudte, Jr., VP&TO
Legal: Connie L. Sharma, TrCoun&TO

FIRST BUCKEYE BANK, NATIONAL ASSOCIATION
P.O. Box 849 44901
419/522-2211 Tr$146 Mil
Hd,Nb: J. A. Walter, SrVP&SrTO
PersTr,Nb: Donald J. Breon, VP&TO
David R. Irvin, TO
David J. Strub, TO
EmplBen,CorpTr,TrOpers: Robert J. Hilliard, AsstVP&TO

RICHLAND TRUST CO.
3 N. Main St. 44901
419/522-4411 Tr$70 Mil
Hd,CorpTr,Nb: Richard Adams, SrVP&TO
PersTr,TrInv: Harold H. Davis, VP&TO
PersTr&Tax: Brenda Dean, TO
EmplBen: Mark Taylor, InvAn
TrOpers: Charla Pore, TOpO

Marietta

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P.O. Box 661 45750
614/373-1147 Tr$5 Mil
Hd: Robert A. Jackson, TO
TrOpers: Judy A. Hoff, AsstTO

PEOPLES BANKING & TRUST CO.
P.O. Box 666 45750
614/373-3155 Tr/o$60 Mil
Hd: Robert E. Evans, ExecVP&TO
PersTr,Nb,TrInv,ComTrF: David B. Baker, VP&TO
CorpTr,EmplBen: Charles R. Hunsaker, VP&AdmO
TrOpers,Tax: Jeffrey D. Welch, CPA,TrAcctngO

Martins Ferry

PEOPLES BANKING COMPANY
30 S. 4th St. 43935
614/633-3151
(Branches in Brilliant, Cambridge, St. Clairsville & Tiltonsville)
Hd: John P. Frazier, SrVP&TO

Massillon

FIRST NATIONAL BANK IN MASSILLON
P.O. Box 585 44648
216/832-9801 Tr$42 Mil
Hd: R. Michael Keyes, VP&TO

Medina

OLD PHOENIX NATIONAL BANK
39 Public Square 44256
216/722-5555 Tr$77 Mil
Hd: George P. Paidas, SrVP&TO
TrOpers: Neal A. Conger, VP&TO
EmplBen: Catherine Carmany, AsstTO

Middletown

BANK ONE OF MIDDLETOWN
2 S. Main St. 45042
513/425-8430
Hd: Charles W. Beck, Jr., VP&TO
TrOpers: Carol Wilcox

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
2 North Main St. 45042
513/425-7548 Tr$60 Mil
Hd: R. P. Ely, Jr., VP&SrTO
PersTr,CorpTr: R. L. Garver, TO
PersTr: J. E. Gaw, AsstTO
Prob: M. E. Paul, AsstTO

Mount Vernon

FIRST KNOX NATIONAL BANK
P.O. Box 871 43050
614/397-6344 Tr$22 Mil
Hd: Herbert L. Belden, VP&TO
TrInv,EmplBen,Nb: Ian Watson, TO

Newark

CENTRAL TRUST CO.
P.O. Box AE 43055
614/345-3471 Tr$32 Mil
(Branches in Lancaster and Zanesville)
Hd: R. A. Jackson, SrTO

PARK NATIONAL BANK
50 N. Third St. 43055
614/349-8451 Tr$76 Mil
Hd,EmplBen,Nb: Stuart N. Parsons, VP&TO
TrInv,ComTrF: Terry Myers, TO
PersTr: John Uible, AsstTO
TrOpers: Hazel Thornton, AsstTO

Norwalk

CITIZENS NATIONAL BANK
12-14 E. Main St. 44857
419/668-3736 Tr$6.9 Mil
Hd: W. James Wetzel, Csh&TO
Jackie Griggs, AsstTO

THE HURON COUNTY BANKING CO.,N.A.
7-11 E. Main St. 44857
419/668-3361 Tr/u$1 Mil
Hd: Ruth J. Stark, SrVP&TO

Painesville

AMERITRUST COMPANY
8 North State St. 44077
216/354-3572
(Branch of Cleveland)
Hd: Richard W. Stenberg, VP
Nb: Michael Stone, SrTO

BANK ONE OF NORTHEASTERN OHIO,N.A.
30 S. Park Place 44077
216/352-5620 Tr/o$100 Mil
Hd: John J. Reidy, Jr., SrVP&TO
PersTr: Richard T. Spotz, Jr., VP&TO
EmplBen: Russell Bonchu, PenTO
TrOpers: Richard Lindoerfer, TO
Nb: Thomas M. Bruckman, AsstVP&TO

Piqua

MIAMI CITIZENS NATIONAL BANK & TRUST CO.
401 N. Main St. 45356
513/773-4540 Tr$56 Mil
Hd,TrInv,Nb: John H. Dayton, VP&TO
PersTr,TrInv,Nb: Paul E. Peltier
EmplBen,ComTrF,Nb,TDP: Roger J. Borchers
TrOpers: Kathleen Kiefer

PIQUA NATIONAL BANK & TRUST CO.
45356
513/773-1212 Tr$78.5 Mil
Hd,PersTr,TrInv,Nb: Roy H. DePriest, VP&TO
CorpTr,EmplBen,TrOpers: Brian W. Philips, TO
TrInv: John T. Blake, TrInvO

Portsmouth

BANK ONE OF PORTSMOUTH,NatAssn
P.O. Box 301 45662
614/354-3261 Tr$45 Mil
Hd: Ronald W. Karolyi, VP&SrTO
Admin: William E. Sharp, TO
TrOpers: Ruth Ann Logan, AsstTO
Nb,Mktg: Sandy May

PORTSMOUTH BANKING CO.
P.O. Box 1151 45662
614/353-4151 Tr$21 Mil
Hd: Gerald F. Dreier, VP&TO
Admin: Mark Prince, AsstTO
TrOpers: Nadine Horton

Ravenna

BANK ONE OF RAVENNA,NatAssn
235 W. Main St., P.O. Box 809 44266
216/296-2882 Tr$8.5 Mil
Hd: R. J. Sutter, TO

Reynoldsburg

THE CENTRAL TRUST COMPANY
7540 East Main St. 43068
614/864-8980
Mgr: Nancy Shields

Russellville

THE BANK OF RUSSELLVILLE
45168
Hd: Robert C. Martin

St. Clairsville

BELMONT COUNTY NATIONAL BANK
P.O. Box 277 43950
614/695-3323 Tr$12.1 Mil
Hd: Richard E. Dolan, VP&TO
TrOpers: Madelyn Witsberger, AsstTO

PEOPLES BANKING COMPANY
199 West Main St. 43950
614/695-5370
(Branch of Martins Ferry)

Springfield

BANCOHIO NATIONAL BANK
4 W. Main St. 45502
513/324-5851
(Branch of Columbus)
Thomas G. Larrimer, AsstVP

THE SECURITY NATIONAL BANK & TRUST CO.
40 South Limestone St. 45502
513/324-6800 Tr$12 Mil
Hd: Daniel M. O'Keefe, VP&TO

Steubenville

BANK ONE OF EASTERN OHIO
401 Market St. 43952
614/282-3665 Tr$45 Mil
Hd: Ronald W. Virag, VP&TO
PersTr,EmplBen: Kenneth D. Asher, TO
ComTrF,TrOpers: Sherrill L. Schmied
CorpTr: Debbie L. Hagan

MINERS & MECHANICS SAVINGS & TRUST CO.
124 N. 4th St. 43952
614/283-3731 Tr$25 Mil
Hd: Thomas L. Grimm, VP&TO

Sylvania

SYLVANIA SAVINGS BANK CO.
5604 Main St. 43560
419/882-0061 Tr$30.8 Mil
Hd: H. William Manley, VP
PersTr: Joyce E. Johnson, AsstTO
CorpTr: Bethelyn Beroset, AsstTO
EmplBen: J. James Bishop, TO
TrInv: Michael Kwiatkowski, AsstVP
TrOpers: Craig C. Smith, Mgr

Tiffin

COMMERCIAL NATIONAL BANK
79 S. Washington St. 44883
419/447-3213 Tr$16 Mil
Hd: Warren R. Kahn, VP&TO
TrOpers: Carl Arnold, TO

Tiltonsville

PEOPLES BANKING COMPANY
Route 7 & Walden 43963
614/859-2127
(Branch of Martins Ferry)

Toledo

BANCOHIO NATIONAL BANK
124 N. Summit St., Ste. 160 43604
419/255-2805
(Branch of Columbus)
Larry G. Calcamuggio

FIRST NATIONAL BANK
Madison & Huron Sts. 43603
419/259-6809 Tr$460 Mil
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PersTr: Mary K. Hamilton, VP
TrInv: Charles W. Porter, VP
EmplBen: Harry M. Behrendt, Jr., VP
TrOpers: James A. Foote, TO
Nb: Glenn N. Raitz, TO

OHIO CITIZENS TRUST CO.
One Levis Square 43603
419/259-7700 Tr$650 Mil
Hd: Louis E. Yanney, SrVP
CorpTr: Edgar V. Avila, AsstVP
TrInv: Donald E. Miles, VP
EmplBen: Donald L. Speck, VP
TrOpers: George A. Murphy, AsstVP

TOLEDO TRUST CO.
P.O. Box 1628 43603
419/259-8142 Tr$1.6 Bil
(Branch in Findlay)
Hd: Robert C. Foster, ExecVP
PersTr,EmplBen: Jerome J. Robison, SrVP
CorpTrInv: Theodore T. Hahn, VP
PersInv: Gary D. Lind, InvO
EmplBen: Dean T. Fisher, TO
TrOpers: Robert L. Head, TO
Nb: Allan J. Brogan, VP
Tax: John W. Kizer, VP
Inv: Richard M. Peterson, SrVP
Prob: Erwin Diener, VP
RE: Arthur A. Morgan, VP

Troy

FIRST NATIONAL BANK & TRUST CO.
910 W. Main St. 45373
513/335-8351 Tr$96 Mil
Hd,TrInv,Nb: Richard J. Fraas, SrVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, TO
PersTr,TrOpers: Viola Strome, AsstTO

Van Wert

THE PEOPLES BANK & TRUST
114 East Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, SrVP&TO

Warren

SECOND NATIONAL BANK
P O. Box 1311 44482
216/841-0232 Tr$219 Mil
Hd: H. W. Dakin, VP&SrTO
EmplBen: J. R. Donaldson, VP&TO
TrInv: R. Fenwick, TrInvO
Nb: Tim Smyth, AsstTO

THE UNION SAVINGS & TRUST COMPANY
106 E. Market St. 44481
216/841-7824 Tr$171 Mil
Hd: Edward J. Reasner, SrVP&TO
TrTaxDiv,Nb: William Hanshaw, VP&TO
PersTr: Mary E. Banks, AsstVP&TO
CorpTr,EmplBen: John C. Pomeroy, Jr., AsstTO
TrInv: Warren R. Irwin, VP&TO
TrOpers: Clayce L. Herbert, TOpO

West Union

FARMERS BANK
P.O. Box 158 45693
513/544-2358 Tr$.7 Mil
Hd: Paul E. Wilson, Pres&TO
TrOpers: John H. Condon, AsstTO&Sec

Wilmington

NATIONAL BANK AND TRUST COMPANY
48 N. South St. 45177
513/382-1441 Tr$56 Mil
Hd: Richard W. Price, VP&TO
Stephen E. Kitchen, InvO
Mary Kay McMillian, AsstInvO
Carol Sue Inwood, AsstTO

Wooster

WAYNE COUNTY NATIONAL BANK
Public Square 44691
216/264-1222 Tr/o$50 Mil
Hd: David L. Christopher, VP&SrTO

Youngstown

BANK ONE OF EASTERN OHIO, N.A.
6 Federal Plaza West 44503
216/744-5041 Tr$213 Mil
Hd: L. J. Qualman, SrVP&TO

THE DOLLAR SAVINGS & TRUST CO.
P.O. Box 450 44501
216/744-9000 Tr$325 Mil
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PersTr,Est: James H. Sisek, VP&TO
CorpTr: W. S. Lakin, TO
TrInv: William G. Weber, VP&TO
EmplBen: Charles Lewis, TO
TrOpers: Dennis J. Delon, SrTO

MAHONING NATIONAL BANK
23 Federal Plaza 44501
216/742-7000 Tr$175 Mil
Hd,Nb: Gregory L. Ridler, SrVP&TO
EstAdmin: C. Richard Jones, VP&TO
TrInv,ComTrF: Anthony J. Maiorana, TO&TrInvMgr
CorpTr: Mrs. Hilda Remick, TO
TrOpers: John Wal, TOpMgr
EmplBen: Patrick A. Sebastiano, Atty
PersTr: William G. Kalasky, TO

Zanesville

BANCOHIO NATIONAL BANK
11 North Fourth St. 43701
614/454-1271
(Branch of Columbus)
William R. Baker, AsstVP

THE CENTRAL TRUST CO.
434 Main St. 43701
614/452-9901
(Branch of Newark)
R. A. Bennett, TO

FIRST NATIONAL BANK
422-428 Main St. 43701
614/452-8444 Tr$54 Mil
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Mary J. Myers, TO
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Alva

CENTRAL NATIONAL BANK OF ALVA
P.O. Box 667 73717
405/327-1122
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Harold W. Wilson, VP&TO
Orin R. Lancaster, VP&TO

Ardmore

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P.O. Box 789 73402
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Hd: Charles F. Williams, SrVP&TO
TrAdmin: Bill R. Gardner, SrVP&TO
TrOpers: Michael A. Rodriguez, TOpO

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P.O. Box 69 73401
405/223-1111 Tr$23 Mil
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TrOpers: Dianna L. Dean, TOpO

Bartlesville

FIRST NATIONAL BANK
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918/336-6121
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TrInv: Larry Watson, TrInvO
TrOpers: Bertha Lanckriet, TOpO
Glenn Jamison, TO
TrAdmin: Richard Spurgeon, TO
Sheila Evans, AsstTOpO

UNION BANK & TRUST
P.O. Box 939 74003
918/336-8610
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Charolette L. Morrison, VP&TO
TrOpers: Barbara Reynolds

Bixby

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P.O. Box 130 74008
918/366-8264 Tr$5 Mil
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PersTr,EmplBen,TrOpers: Russell Smith, AsstTO

Blackwell

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P.O. Box 31 74631
405/363-3313
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C. D. Klingensmith, SrVP&TO

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P.O. Box 151 74631
405/363-1940 Tr$10 Mil
Hd: W. W. Rodgers, ChmBd&TO
Ted A. McGuire, Pres&TO
TrOpers: Dianna Mefford

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FIRST NATIONAL BANK & TRUST CO.
302 Chickasha Ave. 73018
405/224-2200 Tr$8 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Joe Alford, TO
TrOpers: Kay Ratcliff, AsstTO

OKLAHOMA NATIONAL BANK & TRUST CO. OF CHICKASHA, OKLA.
P.O. Box 1008 73018
405/224-6000 Tr$8 Mil
Hd: Robert B. Bates, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Samuel M. Griffin, VP&TO
TrOpers: Mary E. Hopkins, AsstVP&AsstTO

Clinton

OKLAHOMA BANK & TRUST CO.
P.O. Box 99 73601
405/323-2345 Tr$1 Mil
Hd: G. W. Lowry, Jr., Pres.

Cushing

FIRST NATIONAL BANK & TRUST CO. OF CUSHING
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Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, Oklahoma)

Del City

FIRST CONTINENTAL BANK & TRUST COMPANY
P.O. Box 15159 73155
405/677-8711 Tr/o$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Oklahoma City, OK)

Duncan

FIRST BANK & TRUST CO.
P.O. Box 580 73533
405/255-1810
Hd: E. J. Buckholt[illegible]I, TO
Tom Sparks, Pres&TO
Dale Davis, VP&TO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1468 73533
405/255-5860 Tr$61 Mil
Hd: Richard E. Dixon, ExecVP&TO
TrOpers,TrInv: Michael V. Parks, AsstVP&TO
PersTr,EmplBen,Nb: Hal Pennington, AsstVP&TO

Durant

DURANT BANK & TRUST CO.
P.O. Box 130 74701
405/924-2211 Tr$2.5 Mil
Hd: Dale Flanagan
Bob Jones, AsstVP&TO

El Reno

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Drawer 340 73036
405/262-5144 Tr$1 Mil
Hd: Gregory Parker, VP&TO

THE FIRST NATIONAL BANK & TRUST CO.
100 South Bickford St. 73036
405/262-2754 Tr/o$1 Mil
Hd: Robert W. Patton, Pres&TO
Evans C. Rector, ExecVP&TO
Clarice March, Csh&AsstTO

Enid

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 3448 73701
405/233-3535 Tr$100 Mil
(Regional Trust Office in Tulsa)
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Pen&P/S: Roger Austin, VP&TO
PersTr: Stella Knowles, AsstVP&TO
CorpTr: Ralph Kremeier, AsstVP&TO
TrOpers: Brenda Garrison, TOpO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1469 73702
405/233-3113 Tr$30 Mil
Hd: Joe F. Morriss, SrVP&TO
Gregory L. Shellard, VP&TO
Barbara Hocutt, AsstTO
TrOpers: Judy Mitchell, VP&TO
EmplBen: Ken Meyer, AsstVP&TO

Guthrie

FIRST NATIONAL BANK
202 W. Oklahoma St. 73044
405/282-4415 Tr$3.2 Mil
Hd: Ralph McCalmont, Pres&SrTO
Kay Hudson, VP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 520 73044
405/282-0470
Hd: Don F. Duffield, Pres,COpO&TO

Guymon

CITY NATIONAL BANK & TRUST CO.
P.O. Box 410 73942
405/338-6561 Tr$18.1 Mil
Hd: Wm. L. Thompson, VP&TO
TrAdmin: Virginia L. Wester, TO

Holdenville

FIRST NATIONAL BANK & TRUST
P.O. Box 790 74848
405/379-3307 Tr/u$1 Mil
Hd: H. L. Palmer, VP&TO

Kingfisher

KINGFISHER BANK & TRUST CO.
P.O. Box 419 73750
405/375-3121 Tr$1 Mil
Hd: Waynard Hasenfratz, Pres&TO
TrOpers: George Brownlee, VP&TO

THE PEOPLES NATIONAL BANK
320 North Main St. 73750
405/375-5911
Hd: Stan Griffin
TrOpers: Peggy Reherman, AsstTO

Lawton

AMERICAN NATIONAL BANK
P.O. Box 1949 73501
405/353-6500 Tr$2.1 Mil
Hd: Elva Neely, VP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 2009 73502
405/355-3580 Tr$5 Mil
Hd: Paul Ellwanger, TO

SECURITY BANK & TRUST CO.
P.O. Box 489 73502
405/353-7700
Hd: David F. Sandstrom, VP&TO

SHERIDAN BANK & TRUST CO.
P.O. Box 1600 73501
405/355-7211
Hd: C. Vernon Howell, VP&TO

Madill

THE MADILL BANK & TRUST
P.O. Box 549 73446
405/795-3343 Tr/u$1 Mil
Hd: David C. Dunn, ExecVP,Csh&TO

McAlester

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 948 74501
918/426-0211 Tr$16 Mil
Hd: Clark Bass, Pres&TO
TrOpers: J. W. Allford, Csh&AsstTO
Judy A. Echols, AsstTO

Miami

THE FIRST NATIONAL BANK & TRUST CO. OF MIAMI
P.O. Box 850 74354
918/542-3371 Tr$2 Mil
Hd: Sue L. Thompson, VP&TO

SECURITY BANK & TRUST CO.
P.O. Box 880 74355
918/542-6661 Tr$15 Mil
Hd: T. J. Archer, SrVP&TO

Muskogee

CITIZENS NATIONAL BANK & TRUST OF MUSKOGEE
P.O. Box 1967 74401
918/683-6611 Tr$8.6 Mil
Hd: Melvin R. Camp, Jr., VP&TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 488 74401
918/687-6321 Tr$31 Mil
Hd: Dave L. Blakeburn, VP&TO
PersTr,EmplBen,TrOpers: Larry Smith

FIRST NATIONAL BANK & TRUST CO. OF MUSKOGEE
P.O. Box 68 74401
918/683-7611 Tr/o$30 Mil
(Assets Managed by The Trust Company of Oklahoma, Muskogee, OK)
Hd,TrInv: K. L. Meyer, Jr., ExecVP&TO
PersTr,CorpTr: M. E. Thornley, Jr., VP&TO
PersTr: B. J. Coffman, TO

THE TRUST COMPANY OF OKLAHOMA
208 West Broadway 74401
918/673-6761 Tr/o$32 Mil
Nb: Kenneth L. Meyer, Jr., ExecVP
PersTr: M. E. Thornley, Jr., VP
EmplBen: Betty Coffman, Ass[illegible]
TrInv: See Tulsa Office

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CITY NATIONAL BANK & TRUST CO.
P.O. Box 1167 73070
405/321-6444 Tr/o$3 Mil
Hd: Don Symcox, Pres

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1288 73070
405/321-4200 Tr$16 Mil
Hd,CorpTr,TrInv,Nb: Clifford J. Blair, VP&TO
PersTr: El Juana Pollack, VP&TO
EmplBen,TrOpers,ComTrF: Barbara Neil, AsstTO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 610 73069
405/321-7170 Tr$35 Mil
Hd,EmplBen,TrOpers: Stephen W. Bonner, SrVP
PersTr: William C. Henley

Nowata

FIRST NATIONAL BANK
P.O. Box 432 74048
918/273-1227
Hd: Bryan L. Lee, ChmBd,Pres&TO
George L. Hangs, AsstTO

★ Oklahoma City

AMERICAN-FIRST TITLE & TRUST CO.
P.O. Box 25225 73125
405/270-5300
Hd: Barbara Deckert, ExecVP

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1216 73101
405/525-6531 Tr$25 Mil
Hd,CorpTr,TrInv,EmplBen: John H. Miller, Conslt
PersTr,TrOpers,Nb: Neil A. Dayton, III, VP&TO

FIDELITY BANK,NatAssn
P.O. Box 24128 73124
405/272-2072 Tr$500 Mil
Hd,TrInv: W. F. Pralle, ExecVP&TO
CorpTr: Marjorie Mathes, VP&TO
TrOpers,ComTrF: Connie Larson, AsstVP&TO
Nb: David W. Lyle, VP&TO

FIRST CITY BANK,N.A.
P.O. Box 25715 73125
405/232-8501 Tr/o$6 Mil
(Assets Managed by The Trust Company of
Oklahoma, Oklahoma City, OK)
Hd: Sherilyn A. Clark, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 25189 73125
405/272-4394 Tr/o$2 Bil
Hd: Larry A. Evans, ExecVP&SrTO
PersTr: Jerry L. Goff, SrVP&TO
CorpTr: Dave Gallman, SrVP&TO
TrInv,ComTrF: Thomas Thompson, SrVP&TO
EmplBen: Bud Burch, VP&TO
ComTrF,TrOpers,TDP: Clarence L. Bogwell,
VP&TO
Nb: Karen Grethen

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P.O. Box 12449 73157
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TrOpers: Anita Roberts, AsstTO

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PersTr: Donald E. Balaban, SrVP&SrTO
CorpTr: Jake Riley, VP
TrInv,ComTrF: Jean R. Johnson, SrVP&SrTO
EmplBen: Ben Beyers, SrVP&SrTO
TrOpers: Melvin E. Burch, VP
Nb: Kent A. Polley, VP

OKLAHOMA NATIONAL BANK & TRUST
2701 South Harvey 73143
405/236-0581 Tr$20 Mil
Hd: R. W. Everaad, SrVP&TO
PersTr: Carolyn Shaw, AsstCsh&TO

THE TRUST COMPANY OF OKLAHOMA
1001 N.W. 63rd St., Ste. 304 73116
405/848-8899 Tr/o$76 Mil
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TrInv: Robert W. McIntire, SrVP
EmplBen: Carl L. Shortt, Jr., ExecVP
PersTr: Keith Mullins, VP

UNION BANK & TRUST COMPANY
P.O. Box 12669 73112
405/949-7274 Tr/o$19 Mil
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Oklahoma, Oklahoma City, OK)
Hd: Denver C. Leasure, ExecVP&TO

Okmulgee

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1117 74447
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(Assets Managed by The Trust Company of
Oklahoma, Tulsa, OK)

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FIRST NATIONAL BANK & TRUST CO.
P.O. Box 878 73077
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Joe C. Sewell, Jr., ExecVP&AsstTO
Anna Lou Randall, VP&AsstTO
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FIRST NATIONAL BANK & TRUST CO.
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AsstHd: Kathryn L. Wright, TO
Doris Smyth, AsstTO

SECURITY BANK & TRUST CO.
P.O. Drawer 311 74601
405/765-4444 Tr$52.5 Mil
Hd: Jerry Corbin, VP&SrTO
TrOpers: Betty Emerson, TO

Sapulpa

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1408 74066
918/224-3210 Tr$18 Mil
Hd: Elmer Neel, SrVP&TO

Shawnee

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1089 74801
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PersTr,TrInv: W. H. Yarger, VP&TO
EmplBen: Barbara Wittman
TrOpers: Sue Dyke, TO

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CorpTr: Alma L. Cowan, AsstTO
Nb: Don P. Grimes, VP&PresAsst

Stillwater

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1 74076
405/372-3133 Tr$7 Mil
Hd: W. L. Simank, SrVP&TO

STILLWATER NATIONAL BANK & TRUST CO.
P.O. Box 711 74074
405/372-2230 Tr$11 Mil
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TrInv: John Haynes
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TrInv: Thomas Dalby, VP&SrTrInvO
TrOpers: Larry A. Walpole, VP&TO

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TrInv: Frederic Russell, VP&SrTrInvO
James Dixon, VP&TO
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Tr/o$2 Mil
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2940 East 51st St., Ste. 200
P.O. Box 35435 74153
918/744-0553 Tr/o$63 Mil
Paul H. Mindeman, Pres
TrInv: Andrew W. Brice, ExecVP
PersTr: James R. McKinney, SrVP
EmplBen: Patricia L. Penn, TO
Nb: D. Berry Miller, SrVP

UTICA NATIONAL BANK & TRUST CO.
P.O. Box 1559 74101
918/747-7581
Hd,EmplBen: Leslie Pierce, ExecVP&SrTO
PersTr,Nb: Paul E. Kallenberger, SrVP&TO
CorpTr,TrInv: Wm. Meyer, SrVP&TO

Vinita

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer F 74301
918/256-7811 Tr$10 Mil
Hd: Ralph E. Day, Jr., VP&TO
Don Yarger, VP,Csh&AsstTO

OKLAHOMA STATE BANK & TRUST CO.
P.O. Box 278 74301
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Hd: V. L. Buchanan, AsstTO

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TrOpers: Patsy H. Peck, TOpO
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P.O. Box 911 97709
503/382-4611
(Branch of Portland)
Hd: R. W. Ager, Mgr&TO

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P.O. Box 1720 97420
503/269-5171 Tr$16 Mil
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EmplBen,Nb: Jerry D. Sands, AsstVP
TrOpers: Patricia V. Deming, AsstTO

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UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 10308 97440
503/687-7758
(Branch of Portland)
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Klamath Falls

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 789 97601
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(Branch of Portland)
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Medford

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 580 97501
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(Branch of Portland)
Hd: Robert D. Diller, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 1107 97501
503/776-2551
(Branch of Portland)
Hd: G. S. Josselyn, TO&Mgr

Portland

BANK OF CALIFORNIA,NatAssn
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(Branch of San Francisco, CA)
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TrInv: Marvin J. Trachta, VP&IO
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TrOpers: Nancy Driver, TOpO

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EmplBen,Nb,: Robert L. Belding, VP
CorpTr: Peter Cullen, TO
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TrOpers: Rick Meigs, VP
Tax: Gareth Steltenpohl, VP
RE: Jim Wilson, VP
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P.O. Box 2808 97208
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PersTr: Robert M. Magee, VP
CorpTr: Joan Autio, AsstVP
EmplBen: Arthur W. Kriegsmann, AsstVP
TrInv: Robert T. Platt, VP
TrOpers: Louise Freeze, AsstVP

PACIFIC NORTHWEST TRUST COMPANY
101 Southwest Main St., Ste. 905 97204
503/295-6974 Tr$20 Mil
Hd,PersTr,EmplBen,Nb: Leroy J. Lundy, Pres
TrOpers: Janeen S. McArinch

PACIFIC WESTERN BANK
P.O. Box 272 97207
503/243-3517 Tr$280 Mil
Hd: Richard W. Rhodes, SrVP&ExecTO
PersTr: S. R. Brumley, VP&SrTO
EmplBen: Gary Blanchard, VP&SrTO
TrOpers: Glenn Cook, SrTO
Nb: Kenneth Simpson, SrTO
RE: Mark Mowery, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 3168 97208
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(Branches in Bend, Eugene, Klamath Falls, Medford & Salem)
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PersTr: D. E. Fletcher, VP&TO
TrInv: S. V. Schuster, SrVP
CorpTr: J. A. Charno, TO
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EmplBen: G. Clemmons, VP&TO
TrOpers: C. E. Bateman, Jr., VP&TO
Nb: A. M. Gabel, SrTO
BusSvcsDiv: R. M. Janzik, VP&TO

★Salem

COMMERCIAL BANK
P.O. Box 428 97308
503/399-2993 Tr$40 Mil
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PersTr,TrInv,ComTrF,TrOpers: M. A. Hays, TO

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 13049 97309
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, TO

PIONEER TRUST CO.
P.O. Box 2305 97308
503/363-3136 Tr/o$111 Mil
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CorpTr,EmplBen: Alan Bennett, TO
TrInv: S. H. Compton, Pres
G. Storie, AS
ComTrF: G. M. Blair, AsstTO
TrOpers: Michael S. Compton, TO

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ComTrF,CorpTr: Leonard M. Rusinko, AsstVP
InvMgmt: Ronald R. Talcott, VP
TrInv: Jerome W. Hogan, VP
TrOpers: Karl Berger, AsstVP
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Nb-PersTr: John B. McNally, TO

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215/770-2019
(Branch of Jenkintown)
Hd: G. Allen Weiss, VP&TO

THE MERCHANTS NATIONAL BANK
702 Hamilton Mall 18101
215/821-7243 Tr$140 Mil
(Branch in Bethlehem)
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FinPlng: D. A. Russell, VP&FPO
PersTr: J. E. Tremblay, VP&TO
Inv: D. Wise, VP&TrInvO
Pen: D. Skeath, VP&TPO
Tax: L. Stauffer, VP&TrTxO
TrOpers: K. M. Mote, TOpO
CorpTr: L. Hammel, CTO

Altoona

CENTRAL COUNTIES BANK
P.O. Box 1888 16603
814/944-1030
(Branch of State College)
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Jean Harkless, TrAdmO

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1130 112th Ave. 16603
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PersTr: Robert J. Scott, VP&TO
EmplBenAdm: Carl W. Bechdel, TO
PersTr: H. Randall Carper, TO
PersTr,CorpTr: Nancy R. Fogel, AsstVP,TO&AsstSec
PersTr: Benedict J. Resig, VP&TO
TrInv: Ralph J. Davis, VP
TrOpers: W. Eugene Wright, SrTOpO
TrOpers: Marie A. Civiello, TOpO

Apollo

APOLLO TRUST CO.
P.O. Box 247 15613
412/478-3151 Tr$8.5 Mil
Hd: Helen J. Clark, ExecVP
TrOpers: Sally M. Bush, TO

Bala-Cynwyd

FIRST PENNSYLVANIA BANK,NatAssn
555 East City Line Ave. 19004
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BusDev: James F. McHale, VP
PersSvcs: John C. Voss, SrVP
CorpTr,Fund/PlanSvcs: Michael B. Vath, SrVP&Chm
StaffSvcs: John E. Renner, VP
InstlSvcs,TrOpers: Robert J. Walker, SrVP
TrCont: Edmund A. Markowski, VP

Bangor

THE MERCHANTS NATIONAL BANK OF BANGOR
25 Broadway 18013
215/588-0981 Tr$1.5 Mil
Hd: Ronald H. Cann, Pres
William M. Kessler, Csh&SrTO

Beaver

BEAVER TRUST CO.
Third & Insurance Sts. 15009
412/775-7800 Tr$40 Mil
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PersTr,EmplBen,Nb: Nicholas J. Rubino, AsstVP&TO
CorpTr,TrOpers: Elmer C. Kross, TO
TrInv: Olen C. Gibson, InvCoord

Bedford

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15522
814/623-6136
(Branch of Johnstown)

Bellefonte

MIDSTATE BANK & TRUST CO.
101 N. Allegheny St. 16823
814/355-5504
(Branch of Altoona)
Nb: Roger D. Caplan, VP

Berwick

THE FIRST NATIONAL BANK OF BERWICK
111 W. Front St. 18603
717/752-3671 Tr$26 Mil
Hd: Arthur D. Champlin, Jr., VP&TO
TrOpers: Marlene Eckrote, AsstTO

Bethlehem

FIRST VALLEY BANK
One Bethlehem Plaza 18018
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THE MERCHANTS NATIONAL BANK
Guetter & W. Broad 18018
215/861-0802
(Branch of Allentown)
Hd: S. F. Tameler, VP&DevO

UNION BANK & TRUST CO. OF EASTERN PENNSYLVANIA
P.O. Box 2068 18001
215/861-1769 Tr$62 Mil
Hd,ComTrF,Nb: William L. Mannering, SrTO
PersTr: G. Malcolm Reid, TO
CorpTr,TrOpers: Rebecca A. Stanley, TOpO
TrInv: Ruth S. Foster, TO
EmplBen: Myron R. Haydt, TO

Biglerville

GETTYSBURG NATIONAL BANK
Main Street 17307
717/677-7141
(Branch of Gettysburg)

Bloomsburg

BLOOMSBURG BANK-COLUMBIA TRUST CO.
11 W. Main St. 17815
717/784-1660 Tr$48.5 Mil
Hd,EmplBen,Nb: Gordon C. Boop, SrVP&TO
PersTr: Sharon Taylor, TO
CorpTr,ComTrF: J. Scott Atherton, TrAdm
TrInv: John R. Bryden, III, IO

Blue Ball

THE BLUE BALL NATIONAL BANK
State Rte. 23 & Township Rd. 17506
717/354-4541 Tr/o$16 Mil
Hd: John H. Phillips
Joseph A. Myers, TO

Boyertown

NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/367-6001 Tr$31 Mil
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PersTr,TrInv,EmplBen,Nb: John W. Davis, SrTO
CorpTr,ComTrF,TrOpers: Rolland D. Ackelson, SrTrConslt

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(Division of Titusville)
Hd: James I. Ross, VP

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814/368-3103 Tr/o$3 Mil
Hd: Joanne Kelley

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1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Hd: Lloyd Johnson, AsstVP

SAVINGS AND TRUST CO. OF PENNSYLVANIA
456 Main St. 15824
814/265-8401 Tr$70 Mil
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
Hd: Joseph Werner, VP

THE SAVINGS AND TRUST COMPANY OF PENNSYLVANIA
P.O. Box 499 15825
814/849-8364 Tr$70 Mil
(Branch in Punxsutawney)
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Bryn Mawr

THE BRYN MAWR TRUST COMPANY
801 Lancaster Ave. 19010
215/525-1700 Tr$135 Mil
Hd: H. Spencer Webster, VP
PersTr: Paul C. Benedict
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Butler

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EmplBen,TrOpers: Donna M. Weimer, AsstTO
TDP: Lee Ann Sychak

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814/676-8666 Tr$250 Mil
(Branch of Oil City)
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TrOpers: Glenn R. Taylor, VP&TO
Nb: Paul H. Lackey, VP&TBDO

THE UNION NATIONAL BANK OF PITTSBURGH
160 S. Main St. 16001
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Hd: I. Keith Bell, TO

Camp Hill

THE COMMONWEALTH NATIONAL BANK
1510 Cedar Cliff Dr. 17011
717/761-0779
(Branch of Harrisburg)
Hd: Lois B. Copeland, SrTO

CUMBERLAND COUNTY NATIONAL BANK & TRUST
21st & Market Sts. 17011
717/780-2905 Tr$369 Mil
Hd,Nb: Robert M. Lane, VP&SrTO
PersTr,ComTrF,EmplBen: R. C. Kramer, AsstVP&TO
CorpTr: J. E. Davidson, AsstVP&TO
TrInv,TrOpers: Craig C. Dunn, AsstVP&TO

Carlisle

COMMONWEALTH NATIONAL BANK
1 North Hanover St. 17013
717/249-2414
(Branch of Harrisburg)
Hd: Robert K. Reitzel, VP&TrMgr
Barbara Kramer, TO

DAUPHIN DEPOSIT BANK AND TRUST CO.
2 W. High St. 17013
717/249-2323
(Branch of Harrisburg)
Hd: Ellis A. Piper, VP&TO

FARMERS TRUST CO.
1 W. High St. 17013
717/243-3212 Tr$50 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Dennis C. Caverly
PersTr,ComTrF,TrOpers: Jane F. Burke

Chambersburg

CHAMBERSBURG TRUST CO.
P.O. Box C 17201
717/263-9201 Tr$46 Mil
Hd: Robert L. Smith, TO
CorpTr: Mabel L. Werdenbaugh, AsstTO
Edwin P. Heckman, AsstTO

FARMERS & MERCHANTS TRUST CO.
P.O. Box T 17201
717/264-6116 Tr$23 Mil
Hd,PersTr: Allen C. Rabok, SrTO
TrOpers,CorpTr: Edna L. Armstrong, TO
TrInv,EmplBen: William M. L. Etter, Jr., TO

VALLEY BANK & TRUST CO.
P.O. Box 459 17201
717/263-2265 Tr$81 Mil
Hd: Sidney M. Palmer, [illegible] ExecVP
TrOpers,PersTr: James [illegible] Gordon, VP&TO
CorpTr,TrInv: Samuel W. Worley, VP&TO
EmplBen: Gordon M. Bankert, TO
Helen W. Weaver, TO

Clarion

FIRST SENECA BANK & TRUST CO.
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814/226-6800
(Branch of Oil City)
Admin: James L. Russell, TO

Clearfield

CLEARFIELD BANK & TRUST CO.
11 N. Second St. 16830
814/765-7551 Tr$16 Mil
Hd: John L. Bailey, TO

COUNTY NATIONAL BANK
Market & Second Sts. 16830
814/765-9621 Tr$27 Mil
Hd: C. J. Peterson
EmplBen,TrOpers,Nb: L. W. Bodle

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(Branches in Emporium & Port Allegany)
Hd: E. S. Metzger, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb: Thomas A. Maynard, TO
TrOpers: Dawn Newton, AsstTO

Danville

FIRST NATIONAL BANK
P.O. Box 279 17821
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TrOpers: Janine K. Fennell, TO
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Thomas J. Watson, TO
TrOpers: Arlene Allison, TOpSupv

Elizabethtown

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(Branch of Harrisburg)
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FARMERS FIRST BANK
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717/367-1156
(Branch of Lititz)
PersTr: Wendy M. Losey, TO

Emporium

BUCKTAIL BANK & TRUST CO.
2 E. 4th St. 15834
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Donna J. Holly, AsstTO

CITIZENS TRUST CO.
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814/486-1112
(Branch of Coudersport)
Hd: Anthony Curcio, AsstTO

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EmplBen: James H. Thomas, VP
TrOpers: William S. Sapone, VP&TOpO
Nb: Wilbert L. Wagner, AsstVP

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TrInv: David Cullen, CFA&VP
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TrOpers: James M. Cooper, TO

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Nancy L. Reichart, TO
Ronald D. Baker, AsstTO

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Susan P. Gruver, TrAdm
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TrInv: Robert A. Batdorf, Jr., VP&InvMgr
TechSvcs&Control: Jack E. Nace, VP&TechAdv
Tax,Acct: Robert P. Conway, VP&SrTax&AcctgMgr
TrOpers: Emma L. Britton, VP&SrTOpO

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CorpTr: F. Richard W. Cook, VP&CTO
EmplBen: Rick A. Gold, VP&TO
TrInv: Robert Spicer, VP&Sec
TrOpers: Enars Starks, TOpO
Nb: Rubin W. Johnson, EstPlngO
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EmplBen,Nb: Bruce T. Smith, VP&TO

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PersTr: Raymond T. Cameron, TO
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TrOpers: John T. Shuey, Sec&Treas
Nb: V. B. Rudisill, AsstTO&AsstTreas

Hollidaysburg

HOLLIDAYSBURG TRUST CO.
224 Allegheny St. 16648
814/696-0211 Tr$30 Mil
Hd: Ruth B. Weaver, VP&TO
Paula Kelley, AsstTO
TrInv: W. Jeffery Akers, IO

Honesdale

FARMERS & MERCHANTS BANK
P.O. Box 430 18431
717/253-1096 Tr$1.2 Mil
Hd: Richard J. Shershenovich, Pres&TO
Kathleen Hunter, Csh&AsstTO

THE HONESDALE NATIONAL BANK
733 Main St. 18431
717/253-3355 Tr/a$1.6 Mil
Hd: Kenneth M. Bunnell, VP&TO

WAYNE COUNTY BANK & TRUST CO.
717 Main St. 18431
717/253-1456 Tr$10 Mil
Hd: Helen M. Benney, TO

Hummelstown

FARMERS BANK & TRUST CO. OF HUMMELSTOWN
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IRWIN BANK & TRUST CO.
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PersTr: B. Douglas Heckmann, VP&TO
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TrOpers: George A. Armbruster, AsstTO

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P.O. Box 289 18229
717/325-2721 Tr$2.8 Mil
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Ruth M. Allen, AsstTO

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JOHNSTOWN BANK & TRUST COMPANY
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814/536-7801 Tr/o$48 Mil
(Branch in Bedford)
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AsstHd: Betty Rae Sheehan, AsstVP&TO
TrInv: James L. Schrott

THE MOXHAM NATIONAL BANK
550 Central Ave. 15902
814/536-4481 Tr$25 Mil
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UNITED STATES NATIONAL BANK
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814/533-5397 Tr$132 Mil
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PersTr: Jeffrey L. Berkley, AsstTO
CorpTr: Mildred L. Nelson, AsstVP&TO
TrInv: Jay Lavin, VP&TrInvO
EmplBen: David L. Mordan, TrAdm
TrOpers: Judith A. Fetcko, TrAdm

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JONESTOWN BANK & TRUST CO.
17038
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Kennett Square

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215/444-5000
(Branch of Reading)
Hd: Hans F. Hass, TO

Kingston

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228 Wyoming Ave. 18704
717/287-3101
(Branch of Bethlehem)
Nb,PersTr: David E. Kupinsky, AsstTO

Lancaster

AMERICAN BANK & TRUST COMPANY, PENNSYLVANIA
42 N. Prince St. 17603
717/299-5611
(Branch of Reading)
Hd: Michael W. Wozniski, AsstVP

COMMONWEALTH NATIONAL BANK
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Roselyn Ramist, VP&SrPtfolMgr
Robert E. Sherk, VP&AdmMgr
George Sheraw, SrTO
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PersTr: Mildred W. Brown, TrAdm
Irene E. Miller, TrAdm

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(Branch in Harrisburg)
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PersTr: Christopher W. Kull, SrTO
TrInv: Daryl Girton, TrInvO
EmplBen: Richard J. Spangler, VP&TO
CorpTr: Tom L. Wolf, CTO
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George R. Durang, AsstVP
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PersTr: Terrence L. Freeman, AsstVP
TrOpers: John P. Mentzer, TO
Nb: Charles N. Parrott

PEOPLES NATIONAL BANK
P.O. Box 450 17042
717/274-2571 Tr$13.5 Mil
Hd: Louis W. Ormond, VP&TO

Leechburg

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152 Market St. 15656
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Nancy C. Wolfe, TO

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717/523-1158 Tr/o$6 Mil
Hd: Miss Edith Erdley, VP,Sec&SrTO

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Lititz

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PersTr: Wendy M. Losey, TO
TrInv,EmplBen,Nb: Clyde S. Zink, SrVP

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Maryanne L. Hornack, AdmAsst

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(Branch of Erie)
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Sandra L. Byham, TO

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P.O. Box 8480 16553
814/453-5711 Tr$625 Mil
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CorpTr: Charles Harris, VP
TrInv: David Cullen, VP
EmplBen: Robert K. Dietley, VP

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P.O. Box 441 16335
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Hd: Wallace K. Irwin, VP

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Mifflin

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Terry S. Love, TO
TrOpers: Kimberly A. Love

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Nb: R. W. Maurer

Millheim

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Milton

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Robert A. Karschner, AsstTO
Nancy G. Montanye, TrAdm

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EmplBen: Mark Caterson, TO
TrOpers: Reta Gardner,, AsstTO

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Ida Bevivino, AsstTO

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Hd: Charles R. Starr, TO

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PersTr: Benjamin M. Tenagun, III, TO

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TrMktg/PersTr: Lester P. Hauschild, VP
EmplBen: Samuel I. Haines, TO
TrInv: Stephen D. Moyer, AsstTO

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TrOpers: Diane Keener
Nb: Mary Holbrook

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PersTr,EstTax: William J. Becker, TO
TrOpers: Kimberly G. Thierolf, AsstTO

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TrOpers: Donald W. Rose, VP
Nb: Thomas J. Vischer, Jr., AdmVP

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CEMENT NATIONAL BANK
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PersTr: Sharon A. Reiner, AsstTO

Northumberland

NORTHUMBERLAND NATIONAL BANK
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TrInv: Wallace E. Witmer, SrTrInvO
EmplBen: Ray L. Baker, TO
TrOpers: Glenn R. Taylor, Jr., VP
TrOpers,Tax: Paul H. Lackey, VP&TBDO

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100 Seneca St. 16301
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PersTr: Ross W. Crist, VP
TrInv: Merle A. Bubeck
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(Branch of Norristown)
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Admin: Philip Cohen, VP
EmplBen: John C. Campbell, SrVP
Nb: Thomas J. Vischer, Jr., AdmVP

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Nb: Martin Offenberg, VP

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TrInv: Richard A. Nenneman, SrVP
EmplBen: F. Joseph McDonald, SrVP
TrOpers: Paul E. Kingsley, VP
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CorpTr: David Montgomery, VP
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PersTr: R. Steven Bonnett, VP
CorpTr: Fred J. Deramo, VP
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Nb: Robert Katella, FinPlngO

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CorpTr: Joseph F. McDonald, VP
TrInv: John M. Convery, SrVP
EmplBen: Frederick W. Schmidt, Jr., VP
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(Branch of Wellsboro)
Admin,CorpTr: Rachel Durand

FIRST NATIONAL BANK OF BRADFORD COUNTY
312 Main St. 18848
717/265-6191   Tr$6 Mil
Hd: David S. Packard, Pres&TO
F. Richard Coolbaugh, TO

Troy

FIRST BANK OF TROY
P.O. Box 96 16947
717/297-2131   Tr$4 Mil
Hd: Robert R. Vineski, SrTO
G. Richard Morris, TO

Uniontown

FAYETTE BANK & TRUST CO.
50 W. Main St. 15401
412/438-4531   Tr$20 Mil
Hd: Linda M. Rand, AdmTO&MgrTOp
Ernest R. Hromada, Jr., IO&AsstTO
Christine L. Mullen, AsstTO

GALLATIN NATIONAL BANK
P.O. Box 759 15401
412/439-6700   Tr$80 Mil
Hd: Franklin K. Smith, VP&TO
PersTr: John R. Hoye, Jr., TO
PersTr: Sharon Waltz, TrAdm
CorpTr: Ben H. Shipe, TO
ComTrF: Richard E. Gmitter, TrAdm
EmplBen: George Briercheck, TrAdm
TrOpers: Louis Del Verme, TOpO
Nb: Mark Wenick

Warren

PENNBANK
315 Second Ave. 16365
814/723-5300
(Division of Titusville)
Hd: Edgar E. Robertson, VP

Washington

FIRST NATIONAL BANK & TRUST CO.
Trust Division
55 S. Main St. 15301
412/228-0200
Hd: Malcolm W. McCarrell, VP&TO
TrAdmin: D. E. Porter, TO
TrOpers: C. L. Haddad, TOpO

Wayne

THE FIDELITY BANK
301 W. Lancaster Ave. 19087
215/687-9448
Hd: John Todd Stewart, VP&TO

Waynesboro

CITIZENS NATIONAL BANK & TRUST CO.
10-12 W. Main St. 17268
717/762-3121   Tr$16.1 Mil
Hd: Donald L. Walters, TO
H. Richard Null, AsstTO
R. B. Martin, AsstTO

FIRST NATIONAL BANK AND TRUST CO.
P.O. Drawer 391 17268
717/762-8161   Tr$65 Mil
Hd: Anson B. Good, Pres&TO
Gary D. Kinley, AsstVP&TO

Wellsboro

CITIZENS & NORTHERN BANK
P.O. Box 58 16901
717/724-3411   Tr$34 Mil
(Branch of Towanda)
Hd: Paul M. Ritter, VP&TO
PersTr: Arlene Wetherbee
CorpTr: Rachel Durand
EmplBen,ComTrF: Thomas L. Briggs

West Chester

FIRST NATIONAL BANK
9 N. High St. 19380
215/692-3000   Tr$54 Mil
Hd: Charles E. Swope, Pres
Richard E. Warren, Jr., ExecVP&TO
Nb: Melvin K. Keim, TO
Robert Taub, TrInvO
Thomas P. Peterson, VP&TO
Robert W. Thomas, TO
Judith Harris, AsstTO
Raymond Wheeler, AsstTO

HAMILTON BANK
Church & Market Sts. 19380
215/692-1511
(Branch of Lancaster)
Hd: Ronald A. Brown, VP&SrTO

SOUTHEAST NATIONAL BANK OF PA.
Trust Division
13 North High St. 19380
215/436-7774   Tr$350 Mil
(Branch in Media)
Hd: Norman M. Hume, SrVP
CorpTr,TrOpers: Ronald W. Borders, VP
TrInv: David G. Dorsett, VP
ComTrF: Walter M. Jeffords, III, SrIO
EmplBen: Frank L. Casey, TO
Nb: Sheldon F. Wedemeyer Jr., VP

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Wilkes-Barre

FIRST EASTERN BANK,NatAssn
11 W. Market St. 18768
717/826-4636 Tr$230 Mil
(Branches in Scranton & Stroudsburg)
Hd: John T. Lyons, SrVP&TO
Est: Kenneth L. Malkemes, VP&TO
Mary E. Walsh, AsstVP&TO
PersTr: James E. Gallagher, VP&TO
Norman H. Tomchak, AsstVP&TO
Kathleen G. Williams, AsstVP&TO
CorpTr: Joseph Paddock, AsstVP&TO
TrInv: Joseph J. Dougherty, VP
Kenneth J. Krogulski, AsstVP
Roseann M. Naples, AsstCsh
EmplBen: Neil M. Seidel, VP&TO
Lawrence P. Hamilton, AsstVP&TO
Mark W. Chamberlain, AsstSec&AsstTO
Diane L. Domzalski, AsstSec&AsstTO
Tax: John Kuligowski, AsstSec&AsstTO
ComTrF,TrOpers: Robert C. Rothlisberger, VP&TO
Nb: James Huber, VP&TO

NORTHEASTERN BANK OF PENNSYLVANIA
67 Public Square 18711
717/822-2151
(Branch of Scranton)
Hd: Bruce E. Gover, VP&AsstSec

UNITED PENN BANK
8-18 W. Market St. 18711
717/826-2852
(Branch in Scranton)
MoneyMgmtDivHd: Michael W. Duricko, VP
Hd: John J. Gallo, Jr., VP
EstAdmin: Thomas E. Brislin, VP
Keith Moules, AsstVP
PersTr: Harold R. Maye, VP
Effie B. Marshall, VP
Ronald A. Honeywell, TO
Barbara J. Gianuzzi, TrAdm
Elinor Baclosky, TrAdm
EmplBen: James F. Galligan, III, AsstVP
TrOpers: Patricia G. Hood, TO
Tx: Jean M. Michaels, TrAdm
Nb: Robert C. Lawrence, VP
TrInvHd: Edward J. Connors, VP
John J. Reno, VP
John M. Helinski, IO

WYOMING NATIONAL BANK
24 W. Market St. 18711
717/826-9680 Tr$70 Mil
Hd,TrInv: Joseph L. Petz, SrVP&TO
PersTr: Emil J. Warren, AsstVP&TO
ComTrF: Jack Koons, TO
Nb: Peter J. Riley, TO
TrOpers: Kenneth J. Brezney, AsstTO

Williamsport

COMMONWEALTH BANK & TRUST COMPANY,NatAssn
P.O. Box 308 17701
717/326-3331 Tr$125 Mil
Hd: George D. Golden, SrVP&SrTO
AsstDivHd,TrInv&Nb: Barry D. Charles, VP&SrTO
PersTr: Jack L. Kurtz, AsstVP&SrTO
Carson R. Price, TO
Barbara A. Switzer, AsstTO
EmplBen: James P. Keift, TO
TrOpers: Linda L. Kennedy, TOpO
CorpTr,Tax: James R. Wehr

WILLIAMSPORT NATIONAL BANK
329 Pine St. 17701
717/326-2431 Tr$43 Mil
Hd: R. Lee Fenstamaker, ChmBd&SrTO
PersTr,Nb: Fred A. Foulkrod

Willow Grove

BANK & TRUST CO. OF OLD YORK ROAD
York & Easton Rds. 19090
215/659-3400
Hd: Gene J. Dailey, VP
Harry Hilger, Jr., VP
Kathryn J. Emtage, AsstTreas

York

THE COMMONWEALTH NATIONAL BANK
Continental Square 17405
717/848-1531
(Branch of Harrisburg)
Hd: Frank Sipe, VP&AdmMgr
Pam Cerasa, TO

DAUPHIN DEPOSIT BANK & TRUST CO.
2055 So. Queen St. 17403
717/843-0861
(Branch of Harrisburg)
Hd: Clyde C. Horner, VP&TO

DROVERS & MECHANICS BANK
30 S. George St. 17401
717/843-1586 Tr$40 Mil
Hd: Gary L. Landis, AsstVP&TO

HAMILTON BANK
12 E. Market St. 17401
717/843-1533
(Branch of Lancaster)
Hd: David H. Spangler, VP&SrTO
Harry L. Fees, VP&TO
Diane M. McClure, TrAdm

YORK BANK & TRUST CO.
21 E. Market St. 17405
717/843-8651 Tr$225 Mil
Hd: Richard H. Brown, ExecVP
PersTr: Donald M. Whistler, VP&SrTO
CorpTr: Phyllis Bechtel, TO
TrInv,Nb: Gary L. Johnson, VP&SrTrInvO
EmplBen: David C. Walters, VP&TO
TrOpers: Harry W. Dayhoff, AsstVP

PUERTO RICO

Ponce

BANCO DE PONCE
GPO Box 3108 00936
Hd: Armando Cosme Almeztica, SrVP&TO
Luis R. Cintron, VP

GIROD TRUST COMPANY
Alcazar Bldg. 00931
(Branch of San Juan)

San Juan

BANCO POPULAR DE PUERTO RICO
G.P.O. Box G2708 00936
809/765-9800 Tr$109 Mil
Hd,Nb: Lic. Eva Silen, SrVP,TO&Mgr
TrInv,PersTr,CorpTr: Norberto Rivas, VP&AsstMgr
TrOpers,EmplBen: Yolanda C. Jarquin, VP&AsstMgr

GIROD TRUST COMPANY
355 Tetuan Street 00902
809/721-8124 & 721-8180 Tr$15 Mil
(Branch in Ponce)
Hd: Rafael Rivera, ExecVP

RHODE ISLAND

Newport

FLEET NATIONAL BANK
181 Bellevue Ave. 02840
401/846-7400
(Branch of Providence)
Hd: Mary J. Warhurst
Rep: William A. Fielder, TO

THE OLD COLONY NEWPORT NATIONAL BANK
8 Washington Sq. 02840
401/847-4413

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
286 Thames St. 02840
401/847-2280
(Branch of Providence)
Hd: Edward J. deLuccia, SrTO

Pawtucket

PAWTUCKET TRUST CO.
286 Main St. 02860
401/724-5000 Tr$30 Mil
Hd,TrInv,Nb: Charles A. Calverley, Jr., VP&TO
TrAdmin,EstAdmin: Beverly H. Ramsden, TO
TrOpers: Barbara Goodman, AsstTO

★ Providence

CITIZENS TRUST CO.
870 Westminster St. 02902
401/456-7685 Tr$200 Mil
Hd,Nb: Bernard P. Campbell, SrVP
TrOpers,ComTrF: Mary G. Cournoyer, VP
PersTr: Stanley Weiss, TO
CorpTr: Kathleen C. Taddei, TO
EmplBen: Nikki M. Dziadosz, EBA
TrInv: William A. Traver, II, SrVP

COLUMBUS NATIONAL BANK OF RHODE ISLAND
One Turks Head Place 02903
401/751-9200
Hd: Patricia A. Travers, AsstCsh

FLEET NATIONAL BANK
100 Westminster St. 02903
401/278-6600 Tr/o$1.6 Mil
(Branch in Newport)
TRUST DIVISION
Hd: James M. Dillon, ExecVP
INVESTMENT GROUP
ChmInvPolicy: Harold A. Mackinney Jr., SrVP
InvRsch: John F. Loerke, VP
PERSONAL INVESTMENT SERVICES GROUP
Marie J. Langlois, SrVP
TAX FREE ACCOUNTS GROUP
EmplBen: Robert A. McIndoe, SrVP
James M. Kavney, AsstVP
CharAC: Gerald J. Fogarty, Jr., VP
PLANNING & MARKETING GROUP
Frederick H. Sandstrom, SrVP
EstStlmt: Terrence J. Breiding, VP
BusDev: F. Gregory Ahern, Mgr
TaxAdmn: Richard Masso, AsstVP
OPERATIONS GROUP
H. Robert Wagner, Jr., SrVP

NEW ENGLAND TRUST CO.
144 Westminster St. 02903
401/751-4600 Tr$200 Mil
Hd: Ernest R. Famiglietti, Jr., Pres
PersTr: Evandro Radoccia, VP
TrInv,Nb: Devon W. Deyhle, ExecVP
EmplBen,ComTrF,TrOpers: Ruth K. Mullen, SrTO
Ralph L. Fletcher, Jr., SrVP&Econ
TDP: Ruth K. Mullen, SrTO

OLD STONE BANK
180 S. Main St. 02903
401/278-2017 Tr$300 Mil
Hd: S. Lee Miller, VP&SrTO
PersTr,EmplBen: Nathanial W. Wetherbee, VP&TO
TrInv: Jeffrey E. Anthony, VP&TO
John G. O'Neill, VP&TO
Nb: Richard H. Brandon, VP&TO

PEOPLES BANK
145 Westminster St. 02903
401/456-5000

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
One Hospital Trust Plaza 02903
401/278-7701 Tr$2.34 Bil
(Branches in Newport, Westerly and Palm Beach, FL)
Hd: Alfred B. VanLiew, II, ExecVP
PersTr: Peter S. Voss, SrVP
TrInv: Gordon L. Parker, Jr., SrVP
EmplBen: Henry M. Greenleaf, SrVP
TrOpers: George R. Fiddes, SrVP
Nb: Kevin P. Stiles, VP

RHODE ISLAND (Cont'd)

Westerly

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
37 Main St. 02891
401/596-5127
Hd: Daniel L. Matson, AsstVP

THE WASHINGTON TRUST CO.
23 Broad St. 02891
401/596-0121 Tr$100 Mil
Hd: Peter W. Arnold, SrVP
PersTr: Harvey C. Perry, II, TO&Sec
TrInv,ComTrF: Stevan M. Geiger, VP&TrInvO
TrOpers: Gary W. Latz, TOpO
Tax: George L. O'Brien, FidTxO

SOUTH CAROLINA

Aiken

FARMERS & MERCHANTS BANK
167 Laurens St. 29801
803/648-0401 Tr$10 Mil
Hd: Alan J. George, AsstVP&TO
TrOpers: Brenda Martin
Admin: Mackey Scott, III, AsstTO

Anderson

FIRST NATIONAL BANK OF SOUTH CAROLINA
100 N. Murray Ave.
P.O. Box 1407 29622
803/654-2209
(Branch of Columbia)
Hd: William H. Moorhead, SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 1907 29621
803/226-1521
(Branch of Columbia)
Hd: Alex Mcpherson, VP&TO-City Exec

Beaufort

FIRST NATIONAL OF SOUTH CAROLINA
1011 Bay St.
P.O. Box 1047 29902
(Branch of Columbia)
Hd: Robert B. Hole, VP&SrTO

Belton

CAPITAL BANK & TRUST
123 O'Neal St. 29627
803/338-6161 Tr$1.5 Mil
Hd: James R. Fowler, Pres&TO

Charleston

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 10608 29411
803/554-0860
(Branch of Columbia)
Hd: Stephen D. Bowen, III, VP&SrTO

FIRST NATIONAL BANK OF SOUTH CAROLINA
18 Broad St.
P.O. Box 959 29402
803/577-4400
(Branch of Columbia)
Hd: W. Thomas Rutledge, Jr., SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 700 29402
803/723-8311
(Branch of Columbia)
Hd: J. Heyward Harvey, VP,TO&TrRegExec

Clemson

FIRST NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1407 29622
803/654-2209
(Branch of Columbia)
Hd: William H. Moorhead, SrVP-Tr

Clinton

M. S. BAILEY & SON BANKERS
29325
803/833-1910 Tr$70 Mil
Hd: Charles F. Waldron, VP&TO
TrInv: W. Glenn Keadle, AsstVP&TO
TrAdm: Ruth F. Nelson, TO
TrOpers: Cheryl H. Allen, AsstTO

★Columbia

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 2307 29202
803/771-2315 Tr$300 Mil
(Branches in Greenville, Greenwood & Hilton Head)
ExecHd: Virgil W. Duffie, Jr., ExecVP&GpTO
Hd: Merwin L. Rogers, SrVP&TO
TrCont: Joseph G. Manning, SrVP&FSD
PersTr: C. Gerald Lane, Jr., VP&SrTO
CorpTr: Larrk Kinard, VP&TO
EmplBen: Steven Poole, VP&TO
TrInv: C. Edward Sloan, Jr., SrVP&TO
ComTrF,FinSvcsOpers: Frank J. Frazzitta, VP&SrTO
RE: L. Cameron Howell, III, VP&TO
Tax: John O. Allen, Jr., VP&SrTO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
Main & Laurel Sts. 29202
803/765-8244 Tr/o$400 Mil
(Branches in Charleston, Florence, Greenville, Hilton Head, Myrtle Beach, Rock Hill & Spartanburg)
Hd: M. Bradley Wilson, II, ExecVP
PersTr: Thomas W. Murray, VP&SrTO
CorpTr,EmplBen: William E. Barrett, VP
TrInv,ComTrF: William D. Verner, VP&SrTrInvO
TrOpers: Nancy C. Johnson, VP
Nb: Harry T. Waikart, VP

FIRST CITIZENS BANK & TRUST CO. OF SOUTH CAROLINA
P.O. Box 29 29202
803/799-9657
Hd,Nb: William K. Brumbach, Jr., SrVP&SrTO
TrInv: E. Hite Miller, VP&TO
CorpTr,EmplBen,Pens,PrftShrng: Yvonne Kepler, VP&TO
TrOpers: Laura K. Wallace, VP&TOpO
PersTr: H. William Carter, VP&TO

FIRST NATIONAL BANK OF SOUTH CAROLINA
1401 Main St., P.O. Box 111 29202
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(Branches in Anderson, Beaufort, Charleston, Clemson, Florence, Greenville, Hilton Head & Spartanburg)
Hd: Julian W. Walker, Jr., SrVP&GTO
PersTr: W. Patrick Dorn, Jr., SrVP-Tr
EmplBen: L. M. Gantt, SrVP-PenTr
TrInv,ComTrF: Henry M. Farrell, SrVP-TrInv
TrOpers: F. W. Coggins, Jr., SrVP-TOp
Nb: Jon E. Anderson, SrVP-TrPlng

SOUTH CAROLINA NATIONAL BANK
1241 Main Street 29226
803/765-3000 Tr$760 Mil
(Branches in Anderson, Charleston, Florence, Greenville, Myrtle Beach, Spartanburg & Sumter)
Hd: Hugh Z. Graham, SrVP&TrDir
B. J. Moser, VP&Comp
James W. Waddill, VP&RegExec
TrOpers: Richard L. Cain, Jr., VP
TrInv: David S. Hutchison, Pres,SCNCAdvCorp
Nb,Plng: Charles J. Miller, VP
ComTrF: Sandra Thrasher, AsstVP&TO
EmplBenAdmin: Doris Holliday, VP

SOUTHERN BANK & TRUST COMPANY
P.O. Box 728 29202
803/799-3450
(Branch of Greenville)
Hd: John E. Northcutt, VP&RegTO
Nb: R. Suzanne Strange, TO

Florence

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box F-3
218 W. Evans St. 29502
803/662-8761
(Branch of Columbia)
Hd: Ruth Sarvis, TO

FIRST NATIONAL BANK OF SOUTH CAROLINA
605 S. Irby St.
P.O. Box 4107 29501
803/665-8424
Branch of Columbia)
Hd: Thomas P. Cothran, TrPlngO

SOUTH CAROLINA NATIONAL BANK
P.O. Drawer F-16 29501
803/662-0391
(Branch of Columbia)
Hd: Robert G. Davidson, VP&TO-CityExec

SOUTHERN BANK & TRUST CO.
291 W. Cheves St., P.O. Box F-12 29501
803/662-0474
(Branch of Greenville)
Hd: Peter A. Curcio, VP&RegTO
W. T. Goldfinch, VP&TO
Dorothy A. King, AsstVP&TO

Fountain Inn

THE PALMETTO BANK
P.O. Box 128 29644
803/862-4411
(Branch of Laurens)

Greenville

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 608 29602
803/271-5932
(Branch of Columbia)
Hd: Marion W. Beacham, Jr., VP&SrTO
PersTr: Helen J. Cashion, VP&TO
Mary W. Green, VP&TO
Patricia A. Pridmore, VP&TO
Wilbur Y. Bridgers, SrVP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1449 29602
803/271-4510
(Branch of Columbia)
Hd: Wade H. Bryant, VP&SrTO

FIRST NATIONAL BANK OF SOUTH CAROLINA
102 S. Main St.
P.O. Box 2568 29602
803/242-0810
(Branch of Columbia)
Hd: Jerry N. Hemphill, SrVP-Tr

THE PALMETTO BANK
P.O. Box 5473 29606
803/297-4325
(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK
P.O. Box 969 29602
803/242-6810
(Branch of Columbia)
Hd: David C. Humphreys, Jr., VP,TO&TrRegExec
M. M. Medlin, VP&TO-CityExec

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

SOUTHERN BANK & TRUST CO.
P.O. Box 1329 29602
803/298-0444 Tr$200 Mil
(Branches in Columbia, Florence, Hilton Head Island & Orangeburg)
Hd: Charles P. Wrenn, SrVP&GTO
PersTr: Thomas L. Lewis, SrVP&TO
ComTrF: William J. Welborn, Jr., VP&TO
TrInv: F. Eugene Falls, VP&TO
CorpTr,EmplBen: Charles D. Morris, VP&TO
TrOpers: Clifton P. Williams, TO
Nb: Thomas R. Jones, Jr., VP&TO
Tax: Peter Curcio, VP&TO

Greenwood

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 1058 29646
803/229-5511
Hd: John G. Roark, VP&TO

THE COUNTY BANK
P.O. Drawer 3129 29648
803/229-2551 Tr$6.5 Mil
Hd: R. T. Dunlap, Jr., Pres

Greer

BANK OF GREER
P.O. Box 708 29651
803/877-9651
Hd: Marvin C. Dacus, SrVP&TO
PersTr,Nb: Donald E. Rizer, AsstTO
TrInv,TDP: Woody Forrest, TrAdmAsst

Hilton Head Island

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 5040 29928
803/785-4343
(Branch of Columbia)
PersTr: Mary Ann Nickels, AsstVP&TO
Nb: Marshall Figgatt, VP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 5688 29928
803/785-6111
(Branch of Columbia)
Hd: Harreil M. Graham, VP

FIRST NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 5069 29938
803/785-3368
(Branch of Columbia)
Hd: Robert B. Hole, VP&SrTO

OLD COLONY TRUST COMPANY OF SOUTH CAROLINA, N.A.
Ste. 120, Sapelo Bldg., Island Office Park
P.O. Box 5903 29938
803/842-3030
(Affiliate of The First National Bank of Boston)
Hd: W. Bruce Fairchild, Pres
PersTr: S. Brooke Cheston, TO
Nb: R. Bates Feuell, VP

SOUTHERN BANK & TRUST CO.
P.O. Drawer 17 29928
803/842-4200
(Branch of Greenville)
James D. White, SrVP&TO

Holly Hill

FIRST NATIONAL BANK
P.O. Box 38 29059
803/496-5011 Tr/u$1 Mil
Hd: J. L. Wiggins, Pres&TO

Laurens

THE PALMETTO BANK
P.O. Box 49 29360
803/984-4551 Tr$24 Mil
(Branches in Fountain Inn, Greenville & Simpsonville)
Hd: Philip A. Betette, VP-Inv
PersTr: Edith S. Brown, AsstAdmTO

Lexington

THE LEXINGTON STATE BANK
P.O. Box 8 29072
803/359-5111 Tr$2 Mil
Hd: R. N. Hubbs, VP
David Hipp, TO

Myrtle Beach

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 807 29577
803/448-4381
(Branch of Columbia)
Hd: David E. Bergren, III, VP&TO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 897 29577
803/448-4411
(Branch of Columbia)
Hd: Harold B. Burkart, VP&TO-CityExec

Orangeburg

SOUTHERN BANK & TRUST COMPANY
P.O. Box 1127 29115
803/534-6460
(Branch of Greenville)
Hd: John E. Northcutt, VP&RegTO
Pearle M. Pearson, TO

Rock Hill

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 312 29730
803/328-2431
(Branch of Columbia)
Hd: Donald J. Howard, TO

Simpsonville

THE PALMETTO BANK
P.O. Box 728 29681
803/963-3671
(Branch of Laurens)

Spartanburg

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
290 E. Main St.
P.O. Box 1052 29304
803/582-7511
(Branch of Columbia)
Hd: Samuel M. Collins, VP&SrTO

FIRST NATIONAL BANK OF SOUTH CAROLINA
430 E. Main St.
P.O. Box 5707 29304
803/573-9411
(Branch of Columbia)
Hd: Robert G. Rowell, SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 3128 29304
803/595-9241
(Branch of Columbia)
Hd: Jon L. Zoole, VP&TO-City Exec

Sumter

NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1798 29150
803/775-1211 Tr/o$30 Mil
Hd: C. D. Lipscombe, Jr., SrVP&GTO
TrOpers: P. M. Gwinn, AsstTO
PersTr: T. R. Good, VP&TO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 1678 29150
803/775-1181
(Branch of Columbia)
Hd: David E. Ells, VP&TO-CityExec

SOUTH DAKOTA

Aberdeen

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Northern Division
P.O. Box 1000 57401
605/225-9400
Kenneth P. Johnson, VP&TO
Elaine Kennedy, TrAdm

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
204 S. First St.
P.O. Box 849 57401
605/226-1116
(Branch of Sioux Falls)
Hd: D. Tonsager, VP
Julie Lovrien, TO

Belle Fourche

BANK OF BELLE FOURCHE
P.O. Box 729 57717
605/892-2536
Hd: S. M. Clarkson, ExecVP
PersTr: Jim Benson, VP&TO
Jackie Zell, AsstTO

Brookings

FIRST NATIONAL BANK
P.O. Box 57 57006
605/692-6294 Tr$14 Mil
Hd: Robert A. Roe, TO
TrOpers: William G. Hurd, AsstTO

Huron

FARMERS & MERCHANTS BANK
P.O. Box 848 57350
605/352-6444 Tr$16 Mil
Robert G. Olson, TO

Mitchell

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 907 57301
605/996-7755 Tr$33.2 Mil
Hd: James W. Stewart, ExecVP&TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
403 North Lawler Ave.
P.O. Box 987 57301
605/996-6611 Tr$5 Mil
(Branch of Sioux Falls)
Hd: Timothy R. Melin, TO&AsstVP

Rapid City

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
Lewis W. Rohrer, VP&TO
PersTr: Cynthia Geiwitz, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
815-825 St. Joseph St.
P.O. Box 1040 57701-1040
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Gerdes, SrVP
PersTr: Robert B. Frankenfeld, VP
Gary Gunderson, TO

The Directory of Trust Institutions is included in a T&E subscription!

SOUTH DAKOTA (Cont'd)

Sioux Falls

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Main Office
141 N. Main Ave., P.O. Box 1308 57117
605/339-8600 T:$450 Mil
Hd: Robert E. Leech, SrVP&TO
PersTr: Thomas W. Shelby, VP&TO
TrInv: Dennis D. Holzwarth, AsstVP&TrInvO
ComTrF,TrOpers: Bette A. Theobald, AsstVP&TO
EmplBen: Stephanie Mundhenke, AsstVP
Nb: Dan Murphy, TrDevO

THE FIRST NATIONAL BANK
100 S. Phillips Ave. 57101
605/335-5180 Tr$100 Mil
Hd: Robert Weeks, VP&SrTO
PersTr: C. B. Hines, VP&TO
PersTr,Nb: Karen Crew, TO
TrInv,ComTrF: M. C. Peterson, VP&TO
TrOpers: H. Dean Noble, TO
CorpTr: Todd Bernhard, AsstVP&TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
101 North Philips Ave.
P.O. Box 1953 57117-1953
605/339-7400 Tr$298 Mil
(Branches in Aberdeen, Mitchell, Rapid City & Watertown)
Hd: Orley Rath, Pres
CorpTr,Nb: L. D. Andrews, VPofS.F.,DivMgr
TrInv,ComTrF: V. Nield, VP
EmplBen: Ross Fenn, VP
TrOpers,TDP: Alvin J. Meyer, AsstVP
Nb: Joe Gubbrud, TO&Sec
FM: Elton Budahl, AsstVP
Laurel Merrick, TO
Mary Jo Curtin, TrInvO

UNITED NATIONAL BANK
101 S. Phillips Ave.
P.O. Box 1348 57101
605/335-4000 Tr$32 Mil
Hd: David G. Hottmann, VP&TO
TrOpers: Linda Mickalowski, TO

VALLEY NATIONAL BANK OF SIOUX FALLS
1103 E. 8th St.
P.O. Box 789 57117-0789
605/336-3740 Tr$4 Mil
Hd: David F. Dexter, VP&SrTO
Steve Johnson, AsstTO

Vermillion

THE AMERICAN STATE BANK
57069
(Branch of Yankton)

Watertown

FARMERS & MERCHANTS BANK & TRUST OF WATERTOWN
P.O. Box 217 57201
605/886-8401 Tr$9 Mil
Hd: Robert Timm, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
20 N. Maple St., P.O. Box 787 57201-0787
605/886-8466 Tr$250 Mil
(Branch of Sioux Falls)
Hd: Dale Christensen, AsstVP

Webster

SECURITY BANK & TRUST CO.
P.O. Box [illegible]96 57274
605/345-3306 Tr$1.1 Mil
Hd: R. H. Garry, Pres&TO

Winner

FARMERS STATE BANK
P.O. Box 31 57580
605/842-1313 Tr$3 Mil
Hd: Allan Larson, Pres&TO
Richard Nelson, TO

Yankton

THE AMERICAN STATE BANK
P.O. Box 140 57078
605/665-9613 Tr$11.6 Mil
(Branch in Vermillion)
Hd: Steven M. Capitanio, VP&SrTO
TrOpers: Marsha J. Plihal, AsstCsh&AdmTO

FIRST DAKOTA NATIONAL BANK
201 W. 3rd St. 57078
605/665-7432 Tr$4 Mil
Hd: Denis L. Fokken, VP,Cont&TO
L. S. Somer, VP&Csh

TENNESSEE

Athens

THE CITIZENS NATIONAL BANK
#2 Park Ave. 37303
615/745-0261
Hd: Kate Swafford, TO
TrInv: Paul Willson, TrInvO

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 100 37303
615/745-2452 Tr$28.8 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Michael L. Bevins, VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Sheila Sterling, AsstTO

Blountville

TRI-CITY BANK & TRUST
P.O. Box 277 37617
615/323-3161 Tr/o$5 Mil
Hd: L. C. Nicely, 1stVP&TO
Terry L. Moretz, AsstTO
Jack C. Phelps, Jr., AsstTO

Bolivar

HARDEMAN COUNTY BANK
P.O. Box 309 38008
901/658-5219 Tr$1 Mil
Hd: Cathy Hornsby, TO

Bristol

FIRST AMERICAN NATIONAL BANK-EASTERN
Volunteer & State Sts.
P.O. Box 368 37620
615/968-4122
(Branch of Kingsport)
Hd,TrInv,ComTrF: Donald R. Raber, SrVP
PersTr,CorpTr,Nb: Carolyn Cooper, AsstTO
PersTr,Pen,P/S: Larry Campbell, VP
EmplBen: Iris Supcoe, Pen,P/SO
TrOpers: Carolyn Prewitt

FIRST TENNESSEE BANK
P.O. Box 438 37620
615/968-2691
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne Stamey, TO

TRI-CITY BANK & TRUST CO.
P.O. Box 429 37621
615/323-3161 Tr/o$5 Mil
Hd: L. C. Nicely, 1stVP&TO

Brownsville

BROWNSVILLE BANK
111 South Washington St. 38012
901/772-1201 Tr$2 Mil
Hd: Dewey Jones, SrVP

THE FIRST STATE BANK
P.O. Drawer 929 38012
901/772-1642
Hd: Dale Beaird, VP&TO

Chattanooga

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1638 37401
615/757-3011 Tr$824 Mil
Hd: J. Ralston Wells, ExecVP-Tr
Est: Steven A. Mills, VP&TO
PersTr: W. Fred Speakman, Jr., SrVP&SrTO
CorpTr: Peter T. Cooper, VP&TO
TrInv: Andrew G. Cope, SrVP&SrTrInvO
ComTrF,TrOpers: Robert W. Freese, VP&SrTOpO
Nb: W. Tris Stevens, SrVP&SrTO
EmplBen: Vick Speed, Mgr
FinSvcsDiv: Al Duke, VP

COMMERCE UNION BANK
633 Chestnut St. 37450
615/756-6639 Tr$79.9 Mil
(Affiliate of Nashville)
Hd: Larry Putnam, SrVP&TO

FIRST TENNESSEE BANK,NatAssn,CHATTANOOGA
701 Market St. 37401
615/757-4361 Tr$214 Mil
Hd: Neil B. Cofer, SrVP&TO
PersTr: Joe F. Hildreth, VP&TO
CorpTr,EmplBen: James A. Woods, TO
TrInv,ComTrF: Robert Kemp, VP&IO
TrOpers: Donald R. Keith, TO
Prob: Joe F. Hildreth, VP&TO
Nb: Claude B. Bass

PIONEER BANK
801 Broad St. 37402
615/265-2551 Tr$75 Mil
Hd: Ralph M. West, SrVP&TO
PersTr: R. Larson Mick, TO
L. Thomas Sliger, TO

Clarksville

COMMERCE UNION BANK CLARKSVILLE
P.O. Box 567 37041-0567
615/552-1180 Tr$1.6 Mil
Hd: Robert R. Welch, Pres
PersTr: Fred O. Murphy, ExecVP
TrInv: Tim Kennedy, VP
TrOpers: Ben Kimbrough, Jr.
Nb: Bill Wyatt, VP

FIRST NATIONAL BANK
P.O. Box 607 37041-0607
615/552-5300 Tr$8 Mil
Hd: Jere McGuffee, SrVP&TO
Mrs. Helen Seay Rhoden, VP&TO

NORTHERN BANK OF TENNESSEE
128 N. Second St.
P.O. Box 508 37040
615/552-6444 Tr$12 Mil
Hd: Don C. Birdwell, AsstVP&TO

Cleveland

CLEVELAND BANK & TRUST CO.
P.O. Box 4170 37320-4170
615/472-3261 Tr$13.7 Mil
Donald P. Kyle, Jr., VP&TO

FIRST AMERICAN BANK OF CLEVELAND,NatAssn
P.O. Box 49 37311
615/472-2131
Hd: Howard Holdredge

MERCHANTS BANK
P.O. Box 1149 37311
615/479-4151 Tr$5 Mil
Hd: George R. Taylor, Chm&Pres
Phyllis Whitehead, SrVP&TO

Clinton

FIRST AMERICAN BANK
P.O. Box 370 37716
615/457-2424 Tr$4 Mil
Hd: Edwin Birdwell, Jr., Chm
PersTr,CorpTr,TrInv,TrOpers: Ruth Davis, TO
ComTrF,EmplBen,Nb: Hayden Evans, SrVP&TO

Columbia

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 1148 38401
615/388-3145 Tr$31 Mil
Hd,PersTr,TrOpers: Roy A. Hamilton, Jr., VP&SrTO
CorpTr,TrInv,ComTrF,EmplBen,Nb: T. Randy Stevens, VP&TO

Dandridge

JEFFERSON COUNTY BANK
P.O. Box 160 37725
615/397-3151 Tr/u$1 Mil
Hd: Carl Wyatt, VP

Dayton

DAYTON BANK & TRUST CO.
P.O. Box 489 37321
615/775-2822 Tr/u$1 Mil
Hd: June Arnold, VP&TO

Dickson

THE FIRST NATIONAL BANK
719 East College St. 37055
615/446-5151 Tr$1.6 Mil
Hd: Thomas Hayes, SrVP&TO

Dresden

WEAKLEY COUNTY BANK
Church St. 38225
901/364-3131 Tr/u$1 Mil
Hd: Terry J. Oliver, TO
TrOpers: Janelle C. Smith

Dyersburg

FIRST CITIZENS NATIONAL BANK
Court & Main Sts. 38024
901/285-4410 Tr/o$40 Mil
Hd: William E. Estes, SrVP&SrTO
PersTr: Carolyn Akins, TO
TrOpers: Martha Hatch, AdmAsst
FIRST TENNESSEE BANK
P.O. Box 990 38024
901/286-1500 Tr/u$1 Mil
Hd: James O. Ewell, TO

Elizabethton

CITIZENS BANK
Broad & Lynn Ave. 37643
615/543-2265 Tr/o$1 Mil
Mrs. Marie McNeely, AsstTO

Fayetteville

UNION NATIONAL BANK
P.O. Box A 37334
615/433-6141 Tr$2.5 Mil
Hd: William H. Crabtree, ChmBd&CEO
TrOpers: Joan Hinson, TO
Nb: Shirley Goodman, VP

Franklin

FIRST TENNESSEE BANK
P.O. Box 100 37064
615/790-5117 Tr$2 Mil
Hd: Bard Quillen, VP

Gleason

BANK OF GLEASON
P.O. Box 231 38229
901/648-5506 Tr$1 Mil
Hd: R. H. Owen, Pres

Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/859-9366 Tr$2 Mil
Hd: Marie W. Butterworth, SrVP&TO

Greeneville

COMMERCE UNION BANK GREENEVILLE
P.O. Box 777 37743
615/639-2181 Tr$4 Mil
Hd: John D. Cartwright, SrVP&TO
Sec: Pat Clowers
John M. Morelock, AsstVP&TO
FIRST TENNESSEE BANK
206 N. Main St. 37743
615/639-8141
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne T. Stamey, TO
GREENE COUNTY BANK
P.O. Box 390 37743
615/639-5111
Hd: Herbert Whitfield, Pres

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Ann Haynes, TO

Huntingdon

BANK OF HUNTINGDON
38344
901/986-5026 Tr$1.6 Mil
PersTr,CorpTr,ComTrF: Virginia Goodrum, TO
J. M. Therrell
John W. Clement
Bertie Warbritton

Jackson

FIRST AMERICAN NATIONAL BANK OF JACKSON
Main & Highland Sts. 38301
901/423-2265 Tr$32 Mil
Hd: J. H. Scott, VP&TO
PersTr,Taxes: Kennet W. Pierce, TO
CorpTr,TrInv: J. H. Scott
TrOpers: Charles R. Harrison, TO
Nb: Marguerite Holder, AsstVP
JACKSON NATIONAL BANK
P.O. Box 549 38301
901/422-9257 Tr$7.9 Mil
Hd: James C. Scott, VP&TO
CorpTr,TrOpers: Martha Peddy, AsstVP&TO
NATIONAL BANK OF COMMERCE
P.O. Box 189 38301
901/422-9600 Tr$25 Mil
Hd: Thomas Taylor, VP&SrTO

Johnson City

FIRST PEOPLES BANK
P.O. Box 1998 37601
615/282-1711
Hd: James G. Burleson, SrVP&TO
Mary S. Biggs, AsstVP&TO
FIRST TENNESSEE BANK
P.O. Box 3007 CRS 37601
615/282-1791
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
TrAdm,PersTr: Suzanne T. Stamey, TO
HAMILTON BANK OF JOHNSON CITY
P.O. Box 1677 37601
615/928-6441 Tr$55 Mil
Hd,TrInv,ComTrF,PersTr: Lidy C. Wyatt, Jr., VP&SrTO
PersTr: Robert Allen, AsstTO
TrOpers: Miss Jane Smith, TO

Kingsport

FIRST AMERICAN NATIONAL BANK-EASTERN
P.O. Box 1981 37662
615/229-0283 Tr$110.5 Mil
(Branches in Bristol & Johnson City)
Hd,TrInv,PersTr: Donald R. Raber, SrVP&SrTO
PersTr: Larry Campbell, VP
CorpTr: Carolyn Cooper, AsstTO
ComTrF,EmplBen: Iris Supcoe, TrAdm
TrOpers: Carolyn Prewitt
Prob: Blanche Bishop, TO
Ben Brown
FIRST TENNESSEE BANK,N.A.
P.O. Box 239 37662
615/246-9311
(An Affiliate of First Tennessee Bank,N.A., Memphis)
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PersTr,Admin: Suzanne T. Stamey, TO

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615/637-9990 Tr$105 Mil
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PersTr,EmplBen,EstSttlmt: Earl W. Johnson, TO

FIRST TENNESSEE BANK
P.O. Box 280 37901
615/971-2175 Tr$13.5 Mil
(An Affiliate of First Tennessee Bank,NatAssn, Memphis)
Hd,PersTr,EmplBen,Nb: Richard W. J. Tippens, VP&TO
CorpTr: Bob Parker
TrInv: Wm. Pruett
TrOpers: Norris Avey

PARK NATIONAL BANK
P.O. Box 511 37901
615/521-5177 Tr$120 Mil
Hd: Frank B. Gibb, III, SrVP&TrDeptMgr
PersTr: Warner M. Sells, VP&TO
TrInv: J. Robert Page, VP&TO
CorpTr: Sherry D. Speegle, TO
EmplBen: Cherry W. Koehler, EBO

VALLEY FIDELITY BANK & TRUST CO.
P.O. Box 1991 37902
615/546-1950 Tr$310 Mil
Hd: A. H. Thompson, ExecVP&TO
PersTr: David Moore, TO
CorpTr: Betty Bacon, VP&TO
TrInv: Robert Killefer, SrVP&TO
EmplBen: Sharon Coffey, SrVP
TrOpers: Nancy Cate
Nb: Jim Baugh, VP&TO

Lewisburg

FIRST NATIONAL BANK
P.O. Box 427 37091
615/359-1515 Tr/u$1 Mil
Hd: Bill F. Garrett, SrVP&TO
Vivian H. Clift, SrVP&AsstTO

PEOPLES & UNION BANK
P.O. Box 589 37091
615/359-6222 Tr/u$1 Mil
Hd: James M. Jones, Jr., Pres

Maryville

BLOUNT NATIONAL BANK
P.O. Box 608 37801
615/984-1500 Tr$20 Mil
Hd: Paul P. Connolly, SrVP&TO
Est: R. Murry Hawkins, VP

FIRST TENNESSEE BANK
P.O. Box 528 37801
615/977-5105 Tr$17 Mil
(Affiliate of First Tennessee Bank, N.A., Memphis)
Hd: David B. Lantz, VP&TO

McMinnville

CITY BANK & TRUST CO.
Court Sq. 37110
615/473-2147 Tr$6 Mil
Hd: E. D. Busic, SrVP&TO
TrOpers: Sandy Hillis, AsstTO

FIRST NATIONAL BANK
37110
615/473-4402 Tr$2 Mil
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P.O. Box 107 38101
901/529-6160
Hd: Edwin M. Standefer, Jr., VP&SrTO
TrOpers: Mabel B. Topper, VP&TO

FIRST TENNESSEE BANK,N.A., MEMPHIS
P.O. Box 84 38101
901/523-4530 Tr$1.971 Bil
Hd: E. Kelton Morris, SrVP&Mgr
PersTr: Wayne C. Marsh, VP
SpecAccts: William C. Wilson, VP
CorpTr: Yvonne Watson, VP
TrInv,ComTrF: William V. Pruett, Adv
TrOpers,Acctng,Tax: O. Norris Avey, Jr., VP&TO
Nb: John M. Laughlin, VP
EmplBen: C. Douglas Kelso, III, VP

NATIONAL BANK OF COMMERCE
1 Commerce Square 38150
901/523-3531 Tr$204 Mil
Hd: J. Hallam Boyd, Jr., SrVP&SrTO
PersTr: Jim Roscoe, VP&TO
CorpTr,TrOpers: Robert Gorman, VP
TrInv,ComTrF: Myron M. Mall, 1stVP&TO
EmplBen: Dianne Shockley, VP&EBO
Nb: Frankee Rains

UNION PLANTERS NATIONAL BANK
P.O. Box 387 38147
901/685-2050 Tr$469 Mil
(Branch in Nashville)
Hd: J. F. Springfield, ExecVP&TO
PersTr: Richard D. Phillips, VP&TO
CorpTr: Bonnie Sprocher, VP&TO
TrAuto,TrOpers: W. Pat Wannamaker, SrVP
TrSpecSvcs: J. A. Kleiser, Jr., SrVP&TO
TrMktg,Nb: C. Denise Bollheimer, SrVP&TMO
TrAdmin: Jon W. Hobart, SrVP&TO
ComTrF,TrInv: C. N. Weibel, SrVP&TO
EmplBen: Mary M. Perry, VP&TO
TrOpers: J. D. Pierce, VP&TO

Morristown

FIRST TENNESSEE BANK
P.O. Box 1699 37814
615/586-8021
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne Stamey, TO

HAMILTON BANK OF MORRISTOWN
P.O. Box 1047 37816-1047
615/586-2242 Tr$12 Mil
Hd: Ima Ruth McMahan, VP&TO

Murfreesboro

MURFREESBORO BANK & TRUST CO.
P.O. Box 100 37130
615/893-1000 Tr$24 Mil
Hd: David W. Hopper, SrVP&TO
TrInv: Tillman Haynes, Jr., SrTrInvO
EmplBen: Kent Coleman, AsstVP&TO

Nashville

CITIZENS SAVINGS BANK & TRUST
330 Charlotte Ave. 37201
615/256-6193
Hd: Richard A. Lewis, Pres

COMMERCE UNION BANK
1 Commerce Plaza 37219
615/749-3164 Tr$721 Mil
(Branches in Chattanooga & Memphis)
Hd: H. Carey Brown, ExecVP
PersTr: M. Kirk Scobey, SrVP&TO
CorpTr: John Krueger, SrVP
TrInv: Blaine Reave, SrVP
EmplBen: Barbara Richards, VP

FIRST AMERICAN NATIONAL BANK OF NASHVILLE,NatAssn
37237
615/748-2350 Tr$650 Mil
T&IGpHd: John M. Lee, Jr., ExecVP
PersTrDivHd: Wm. A. Byrn, Jr., SrVP
Corp&EBDivHd: Norman A. Carl, SrVP
InvMgtDivHd: Charles H. Robinson
Opers: John E. Sparks, VP
Nb-Pers: James M. Bates, VP
Nb-EmplBen: Terry Pacquette, VP

THIRD NATIONAL BANK
37244
615/748-4246 Tr/o$1 Bil
(Affiliate, Bank of Knoxville, in Knoxville)
Hd: Wirt C. McKnight, ExecVP
TrAdminHd: Alden Smith, Jr., 1stVP
EstSttlmt,Nb: Joseph K. Presley, VP&TO
PersTr: C. W. Fite, Jr., VP&TO
CorpTr: Jarrell Guthrie, VP&TO
TrInv: Charles E. Winger, SrVP&TO
EmplBen: Dick Dickerson, SrVP&TO
TrOpers: Barry S. Good, VP&TO
RE: Robert N. Power, VP&REO
Tax: Tom L. Manor, TO

UNION PLANTERS NATIONAL BANK
3904 Hillsboro Road 37215
615/297-7500
(Branch of Memphis)
J. A. Kleiser, Jr., SrVP&TO
Susan Ann Crowe

Oak Ridge

BANK OF OAK RIDGE
795 Main St. 37830
615/482-0801 Tr$1.9 Mil
Hd: R. E. Aurin, Jr.

Oliver Springs

PEOPLES BANK
P.O. Box 480 37840
615/435-7284
(Branch of Wartburg)
Catherine Summers

Oneida

FIRST TRUST & SAVINGS BANK
P.O. Box 309 37841
615/569-6313 Tr$1 Mil
Hd: Lorene West, TO

Pulaski

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PersTr: Earl Wayne Johnson, TO
TrOpers: Diana Sharp, AsstTO

Shelbyville

BEDFORD COUNTY BANK
P.O. Box 440 37160
615/684-5513 Tr/u$1 Mil
Hd: Edward Steelman, Pres&TO
PersTr: Judy Crockett, AsstTO&AsstVP
FIRST NATIONAL BANK
P.O. Box 500 37160
615/684-7511 Tr$4.2 Mil
Hd: J. H. Caperton, Jr., TO
TrInv: T. W. Hickerson, SrTO
TrOpers: Nancy S. Sorrells
PEOPLES NATIONAL BANK
P.O. Box 680 37160
615/684-8000 Tr$3 Mil
CEO: James R. Austin, Chm
Hd: John Jarrell
EmplBen: Billy F. Hicks
Jean Landers, AsstTO

Springfield

FIRST TRUST CO.
P.O. Box 608 37172
615/384-3541 Tr/u$1 Mil
Hd: J. E. Bryant

Sunbright

PEOPLES BANK
P.O. Box 10 37872
615/628-2101
(Branch of Wartburg)

Trenton

BANK OF TRENTON & TRUST CO.
P.O. Box 87 38382
901/855-2121
Hd: G. P. Putnam, Pres&TO

Tullahoma

AMERICAN CITY BANK
340 West Lincoln St. 37388
615/455-9316 Tr$1 Mil
Hd: George Vibbert, Jr., TO
THE TRADERS NATIONAL BANK
P.O. Box 250 37388
615/455-3426 Tr$1.6 Mil
Hd: C. Phil Copeland, VP
TrOpers: David P. Thomas, VP&Csh
PersTr,CorpTr,TrInv,ComTrF,Nb: Bennie R. Garrick, Pres

Union City

COMMERCE UNION BANK UNION CITY
P.O. Box 370 38261
901/885-2330 Tr$11 Mil
Hd: John H. Pylant, VP&TO

Wartburg

PEOPLES BANK
P.O. Box 388 37887
615/346-6269
(Branches in Oliver Springs & Sunbright)
Hd: Jim Overbay, Pres

TEXAS

Abilene

ABILENE BANK
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(915) 673-6471
Hd: Herbert Hutchins, SrVP&TO
PersTr: Kerri Hewitt, AsstTO
FIRST NATIONAL BANK
P.O. Box 701 79604
915/673-2511 Tr$100 Mil
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PersTr: Clarence Herndon, VP&TO
Thomas Martin, VP&TO
TrInv: Rex Cotten, CFA,SrVP&TO
EmplBen: Michael Kinard, SrVP&TO
TrOpers: Wanda Richard, AsstVP&TO
Prop: Dale Cartee, AsstVP&TO
FIRST STATE BANK
P.O. Box 3218 79604
915/677-2661
Hd,TrInv: Robert E. Milstead, SrVP&TO
PersTr: Richard L. W. Henry, VP
PersTr: Carolyn N. True, AsstVP
ComTrF: Connie F. Moroni, AsstTO
EmplBen: Daniel Haigler, AsstVP
TrOpers: Billie Etheredge, VP
Nb: Monty Benson, TO
INTERFIRST BANK ABILENE,N.A.
P.O. Box 1251 79604
915/677-4301 Tr$47 Mil
Hd: Bryan T. Stratton, SrVP&TO
TrOpers: Stella Dunlap, TO
CorpTr,TrInv: Don Swindell, VP&TO
TrAdmin: Gaylon McKelvey, AsstVP&TO
EmplBen: Michael Irwin, VP&TO
Nb: Lindsay Wells, AsstVP&TO

Alice

FIRST CITY BANK OF ALICE
P.O. Box 571 78332
512/664-0931 Tr$3.2 Mil
TrOpers: Jean Reeves, Sec-TrDept

Alvin

ALVIN STATE BANK
P.O. Box 232 77511
713/331-6411 Tr$4 Mil
Hd: Tom Blakeney, Jr., ExecVP&TO

Amarillo

AMARILLO NATIONAL BANK
P.O. Box 1611 79181
806/378-8350 Tr$210 Mil
Hd: Warren J. Kincaid, ExecVP&SrTO
PersTr,CorpTr: M. J. Trusty, VP&TO
TrInv,ComTrF: Curtis Ballard, VP&TO
EmplBen: Bill Dickey, VP&TO
Farm,Ranch: Grady Lane, AsstVP,Fm&RchMgr
TrOpers: Douglas Moore, AsstVP&TO
AMERICAN NATIONAL BANK
P.O. Box 231 79182
806/378-3100 Tr$50 Mil
Hd,PersTr,Nb: Jairl P. Dowell, ExecVP&TO
TrInv,ComTrF,EmplBen,TrOpers: Herman O. Shirly, VP&TO
Admin: Celia Waldrop, TO
Gary Culp, FM
FIRST NATIONAL BANK, Trust Dept.
P.O. Box 1331 79180
806/378-1900
Hd: Jack E. Little, SrVP&TO
TrInv: Scott McCormick, TrInvO
George Cason, TrInvO
CorpTr,EmplBen: Fred Hancock, VP&TO
Tim Sinks, AsstTO
Prob: Craig Evetts, VP&TO
John Wright, AsstTO
TrOpers: Joe Schopfer, TOpO
Oil&Gas: Roy Ralston, Conslt
Farm/Ranch: Joe Kennedy, AsstTO
PersTr: Gary Rider, AsstVP&TO
Penny Hale, AsstTO
Mktg: Anne Foster, AsstTO

Arlington

FIRST CITY NATIONAL BANK OF ARLINGTON
201 E. Abram, P.O. Box 310 76010
817/275-6644 Tr$27 Mil
Hd,PersTr,TrInv,Nb: William B. Jackson, SrVP&TO
EmplBen,TrOpers: Jane Witte, TO
TEXAS COMMERCE BANK-ARLINGTON
P.O. Drawer 1564 76010
817/469-3231 Tr$105 Mil
Hd: Robert L. Walsh, SrVP-ChmTrCom
PersTr: Linda J. Kuehl, TO
PersTr: Ronald L. Vargo, TO
CorpTr,EmplBen: Harry L. Bartay, VP&TO
TrOpers: Carole Lynch, TOpO

Aspermont

FIRST NATIONAL BANK
P.O. Drawer A 79502
817/989-3505
Hd: Ralph Riddel, Pres&TO

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TEXAS (Cont'd)

Athens

FIRST STATE BANK
P.O. Box 471 75751
214/675-5165
Hd: W. M. Key, Pres

★Austin

AMERICAN NATIONAL BANK
P.O. Box 2266 78780
512/479-5537
Hd: Peterson Foster, SrVP&ExecTO
PersTr: Helen Cochran-Moran, VP&TO
TrInv: Randy Bateman, VP&TO
EmplBen: Fred Hamilton, VP&TO
TrOpers: Einar Juul, VP&TO

FIRST CITY NATIONAL BANK-AUSTIN
P.O. Box 2127 78768
512/473-4800 Tr$375 Mil
Hd: John A. Wolf, ExecVP&TO
Admin: Frank A. Mitchell, SrVP&TO
Nb: David R. Steers, VP&TO
TrInv: John W. Eccles, CFA,VP&TO
PersTr: John C. Miller, VP&TO
CorpTr: Jerry D. Shook, VP&TO
TrOpers: Hugh W. Clarke, VP&TOpO
REMgt: Louis T. James, VP&TO

INTERFIRST BANK, AUSTIN, N.A.
P.O. Box 908 78781
512/397-2101 Tr$412 Mil
Hd: Garrett H. Jamison, SrVP&ExecTO
PersTr,CorpTr: Martin E. Turner, SrVP
TrInv: Craig Hester, VP
EmplBen: John R. Jones, SrVP
TrOpers: Anne S. Glanz, SrVP

REPUBLICBANK AUSTIN
P.O. Box 1328 78767
512/476-6711 Tr$20 Mil
Hd: William J. Hudspeth, Jr., SrVP&TO
CorpTr: Lindsay Oliver Sharpe, VP&TO
TrOpers: Judy Heald
Sheryl M. Austin, AsstTO

TEXAS COMMERCE BANK-AUSTIN
P.O. Box 550 78767
512/476-6611 Tr$180 Mil
Hd: Jim Hulme, SrVP,SrTO&TrDivMgr
Mike Talley, SrVP,Admin&Opers
PersTr: Mike Vaughan, VP&Mgr
EmplBen: Ed Hohenstein, VP&Mgr
Joy Leonard, TO
TrInv: Cliff Strieber
TrOpers: Linda Wilkins, Mgr
Nb: Mike Wheeler, VP&TO
TrAssts: Rob Golding, VP&Mgr

Bay City

BAY CITY BANK & TRUST CO.
P.O. Box 471 77414
409/245-5781 Tr/u$1 Mil
Hd: Frank Kruppa, ExecVP
TrOpers: Dale Warn, VP

Baytown

CITIZENS BANK & TRUST CO. OF BAYTOWN
315-319 W. Texas Ave. 77520
713/427-5771 Tr$20 Mil
Hd: William J. Gidley, SrVP&TO
Bobby Fortinberry, TO
Kyle Shanks, TO

Beaumont

FIRST CITY NATIONAL BANK OF BEAUMONT
P.O. Box 3391 77704
409/898-8386 Tr/o$164 Mil
Hd: David G. Hitt, ExecVP&TO
PersTr: Ben S. Woodhead, VP&TO
CorpTr: Bill R. Davis, TO
TrInv: Joe J. Fisher, VP&TO
EmplBen: C. F. King, VP&TO
TrOpers: Rachael Garza, TO

INTERFIRST BANK BEAUMONT
P.O. Box 5007 77702
713/838-0201 Tr$5 Mil
Hd: J. Richard McMillan, SrVP&TO

TEXAS COMMERCE BANK-BEAUMONT,NatAssn
P.O. Box 2751 77704
409/838-0234 Tr$120 Mil
Hd: William Kucewicz, SrVP&SrTO
EmplBen: William G. Johnson, SrVP&TO
PersTr,CorpTr,TrInv,ComTrF: Ben S. Woodhead, VP&TO

Beeville

COMMERCIAL NATIONAL BANK
P.O. Lock Drawer 400 78102
512/358-3612 Tr$31 Mil
Hd: W. L. Akin, VP&TO

Borger

FIRST NATIONAL BANK
P.O. Box 3238 79007
806/274-6361
Hd: Charles E. Cooke, Jr., Pres

PANHANDLE BANK & TRUST CO.
P.O. Box 949 79007
806/273-6461 Tr$32 Mil
Hd,CorpTr,TrInv,EmplBen: Gary Turner, VP
TrOpers: Sheri Coleman
TDP: Lori Patak

Brady

THE BRADY NATIONAL BANK
P.O. Box 111 76825
915/597-2104 Tr/u$1 Mil
Lewis A. Jordon, ExecVP&TO
W. Wendell Franke, SrVP&AsstTO

THE COMMERCIAL NATIONAL BANK OF BRADY
P.O. Box 591 76825
915/597-2961 Tr/u$1 Mil
Hd: Charles E. Samuelson, VP&TO

Brenham

WASHINGTON COUNTY STATE BANK
P.O. Box 1058 77833
713/836-6170
Hd: Douglas R. Borchardt, VP&TO

Brownfield

BROWNFIELD STATE BANK & TRUST CO.
P.O. Box 1112 79316
806/637-7626 Tr$42 Mil
Hd: Donald L. Park, SrVP&TO
Judy Bourn, AsstTO

FIRST NATIONAL BANK
P.O. Box 1067 79316
806/637-2531 Tr$5 Mil
Hd: Leonard M. Ellington, SrVP&TO
Johnny C. Willis, VP&AsstTO
Peggy Gillespie, VP&AsstTO

Brownsville

BANK OF THE SOUTHWEST N.A.
835 E. Levee St. 78520
512/546-2421 Tr$42 Mil
Hd,Nb: Richard A. Cox, VP&TO
TrOpers: Sharon Pittman, BO

TEXAS COMMERCE BANK-BROWNSVILLE
P.O. Box 2179 78520
512/546-2461 Tr$14.8 Mil
Hd: Del S. Perkins, SrVP&TO

Brownwood

CITIZENS NATIONAL BANK
P.O. Box 1629 76804
915/643-3545
Hd: John S. Keyes, Pres&CEO

REPUBLIC BANK-BROWNWOOD,NatAssn
P.O. Box 940 76804
915/646-4546
Hd: Deborah Ellis, VP&TO

Bryan

FIRST BANK & TRUST
P.O. Drawer 1033 77805
409/775-7575 Tr$20 Mil
Hd: David L. Dobbs, SrVP&TO

FIRST CITY NATIONAL BANK
P.O. Drawer 913 77801
713/779-5402 Tr/o$44 Mil
Hd: James W. Stegall, SrVP&TO
PersTr: Judy Gilby, VP&TO
TrInv: Bill Dunn, AsstTO
TrOpers: Gerry Chandler, VP&TO

THE FIRST NATIONAL BANK
P.O. Box 833 77805
713/779-1111 Tr$6 Mil
Travis B. Bryan, ChmBd&TO
Truman Allen, SrVP&TO
Kenneth Lake, AsstTO

Cameron

CITIZENS NATIONAL BANK
118 S. Houston 76520
817/697-6655 Tr$7 Mil
Hd: William E. Kelm, SrTO
TrOpers,Admin: Paul Holland, TO

Carthage

FIRST STATE BANK & TRUST CO.
P.O. Drawer 579 75633
214/693-6606
Hd: Milton Payne, Pres&TO
TrOpers: Madeline Hart, AsstTO

Childress

FIRST NATIONAL BANK
P.O. Box 1090 79201
817/937-3611
Hd: S. W. Carmack, Pres
Albert Helm, VP

Clarendon

FIRST BANK & TRUST OF CLARENDON
P.O. Box 947 79226
806/874-3556 Tr$1 Mil
Hd: Bronnie McNabb, Jr., Pres

Coleman

COLEMAN BANK
P.O. Box 940 76834
915/625-2172
Hd: Mack Sampson, Pres&TO
Retamay Gaines, AsstVP&AsstTO

College Station

REPUBLICBANK A&M
P.O. Box 2860 77841
713/846-5721 Tr$8 Mil
Hd: B. L. Arrington, Jr., VP&TO
TrOpers: Ruth E. Easley, AsstTO

Colorado City

THE CITY NATIONAL BANK
P.O. Box 1031 79512
915/728-5221 Tr$1.8 Mil
William H. Hardwick, TO

Copperas Cove

COVE STATE BANK
P.O. Box 550 76522
817/547-7521
Hd: Carroll N. Sullivan, Jr.

Corpus Christi

CITIZENS STATE BANK
P.O. Box 9923 78469
512/888-7951 Tr$122 Mil
Hd: Donald L. Zimmerman, SrVP&SrTO
PersTr: Cheryl Whited, VP&TO
EmplBen: Gary Chesnut, VP&TO
TrOpers: Lois R. Gilliam, VP&TO

CORPUS CHRISTI NATIONAL BANK
P.O. Box 900 78403
512/881-6829 Tr$425 Mil
Hd: Walter R. Young, VChmBd&ChmTrCom
Nb,TrInv: Herbert Smith, VP&TrInvO
PersTr: Myrtle Hopkins, SrVP&TO
RE,FM&Ranch: Ronald Dickson, AsstVP&TO
EmplBen: Edward Reis, VP&TO
Est: Roger Powell, SrVP&TO
CorpTr: Gwen O'Brien, SrVP&TO
TrOpers,DataPrgrmng: Duke Davenport, VP&TO

FIRST CITY BANK OF CORPUS CHRISTI
615 Upper N. Broadway, P.O. Box 780 78403
512/886-6460 Tr$90 Mil
Hd: Roger L. Garrison, ExecVP&ExecTO
PersTr: Day Manley, VP&TO
PersTr: Charles Johnson, AsstVP&TO
TrInv: Charles A. Linn, VP&TrInvO
ComTrF,TrOpers: Nancy Hopperton, TOpO
Prob,EmplBen: David S. Brannon, VP&SrTO
TrPropMgt: Joe Keepers, TO

THE INTERNATIONAL BANK
P.O. Box 4956 78408
512/888-4451
Hd: William R. Anderson, Jr., TO
TrInv: Gene R. Schade, ExecVP
TrOpers: Janet Burkett, Csh

PARKDALE BANK
P.O. 6409 78411
Tr$8 Mil
Hd: Gene H. Koch, Jr., SrVP&TO
PersTr: Larry Wood, VP&TO
CorpTr: Virginia Thompson, TrAdm

TEXAS COMMERCE BANK-CORPUS CHRISTI
P.O. Drawer 749 78403
512/883-3621 Tr$80 Mil
Hd: Neal Powers, III, SrVP&SrTO
PersTr: Carley Ivy, VP&TO
EmplBen: Lynne G. Shannon, VP&TO
TrOpers: Mrs. Lola Westmoreland, TOpO

Corsicana

INTERFIRST BANK CORSICANA,N.A.
P.O. Box 613 75110
214/874-4711 Tr$155 Mil
Hd: Gary D. Brown, ExecVP&TO
PersTr: Pat Carver, VP&TO
RE,Minerals: Walter Holmes, SrVP&TO
EmplBen: B. L. Sanders, III, VP&TO
ComTrF: Peggy Flynn, AsstVP&TO
Nb: Marsha Nelson, AsstCsh&AsstTO
TrOpers: Freddy Thomas

THE MERCANTILE BANK
P.O. Box 761 75110
214/874-5661
Hd: Chester O. Sprinkle, Pres&TO

Dallas

ALLIED LAKEWOOD BANK
P.O. Box 140000 75214
214/823-9924 Tr$145 Mil
Hd: Paul Roehr, Jr., ExecVP
PersTr,Est: Terrie Denson, TO
David Broussard, TO
CorpTr: Kenneth W. Ward, VP
Rey Olivas, AsstVP
Charles Scroggins, AsstTO
TrInv: Wm. S. Smithson, VP
TrOpers: Charles Holmes, VP
Barbara McCoy, AsstTO
Keough,IRA: Twylla Maddux, TO
Carol Jones, AsstTO

BANCTEXAS DALLAS
P.O. Box 568 75221
214/658-6362 Tr$210 Mil
Hd: John H. James, SrVP&TO
PersTr: Donald G. Williamson, VP&TO
CorpTr: James E. Lowman, VP&TO
EmplBen: Marvin J. Jaynes, SrVP&TO

CULLEN/FROST BANK OF DALLAS,NatAssn
P.O. Box 1649 75221
214/742-2001 Tr$67 Mil
Hd: Richard W. Phillips, SrVP&TO
EmplBen: B. J. Burris, VP&TO
TrInv: John M. Hind, VP&TrInvO
TrOpers: Marilyn Galambush, TOpO

FIRST CITY BANK OF DALLAS
One Main Place 75250
214/655-8335 Tr$109 Mil
Hd: Herb Paul, SrVP&SrTO
PersTr: Maurice Peeples, VP&TO
CorpTr: Greg Hasty, AsstVP&TO
TrInv,ComTrF: Perry Rushing, VP&SrTrInvO
EmplBen: Douglass Womack, VP&TO
TrOpers: Jim Lummus, AsstVP&TO
Nb: David Sharp, VP&TO

FIRST CITY BANK-EAST DALLAS
P.O. Box 28188 75228
214/328-9811
Hd: J. H. Brokaw, Pres

INTERFIRST BANK DALLAS,N.A.
P.O. Box 83773 75283
214/573-4678 Tr$5 Bil
Hd: W. Gordon Hobgood, Jr., ExecVP
Admin: Thomas D. Hogan, SrVP
TrInv: Daniel J. Forrestal, III,
Pres&CEO,InterFirstInvMgmt
TrOpers: Karl J. Lombar, SrVP
Mktg: Lawrence H. Budner, SrVP&SrTO
PropMgmt: Myron W. Manker, SrVP

MH/EDIE INVESTMENT COUNSEL, INC.
2600 LTV Tower 75201
214/748-4766
Donald L. Gosting, Jr., RegMgr

MERCANTILE NATIONAL BANK AT DALLAS
P.O. Box 225415 75265
214/698-6000 Tr$1.7 Bil
GpHd: James M. Spellings, VChm
TrHd: Eugene E. Weber, ExecVP&ExecTO
TrInv: John D. McStay, CEO&Pres (Mercantile
Securities Corp.)
RE: Allen J. Anderson, CEO&Pres (Mercantile
Realty Services Corp.)
Oil/Gas: H. Fenton Easterling, CEO&Pres
(Mercantile Energy Corp.)

MERCANTILE NATIONAL BANK DALLAS
Funds Mgmt. Division
P.O. Box 225415 75265
Hd: John Morrical

MERCHANTS STATE BANK
5217 Ross Ave.
P.O. Box 64668 75206
214/821-9900
Jim Abair, TO

NORTH DALLAS BANK & TRUST CO.
P.O. Box 30037 75230
214/387-1300 Tr$12 Mil
Hd,PersTr,TrInv,ComTrF,Nb: William E. Olsen,
SrVP&TrMgr
CorpTr,EmplBen: Martha Paschall, CTO
TrOpers: Aline Piper, TOpO

PRESTON STATE BANK
P.O. Box 12000 75225
214/363-1511 Tr$100 Mil
Hd: Robert W. Winn, SrVP&TO
PersTr,Nb: John F. Carson, Jr., VP&TO
CorpTr,ComTrF,TrOpers: Jas. F. Nelson, Jr.,
VP&TOpMgr
EmplBen: Mrs. Wanda Green, TO

REPUBLICBANK DALLAS, REPUBLICBANK TRUST CO.
P.O. Box 241 75221
214/653-5833 Tr$3.7 Bil
Hd: R. S. White, Jr., ChmBd
PersTr: R. G. McKenzie, SrVP&TO
TrInv: H. Edward Anderson, SrVP&TO
EmplBen: P. F. Brown, SrVP&TO
CorpTr: J. L. Howard, SrVP&TO
Relocation: J. Farrell, SrVP&TO
TrOpers: J. Mossman, VP&TO
FinControl: J. McDonald, VP&TO
Nb-Pers: J. J. Patterson, VP&TO
Nb-Corp: W. H. Bogart, SrVP&TO

REPUBLICBANK-GREENVILLE AVE.
7515 Greenville Ave. 75231
214/369-8400 Tr$10 Mil
Hd: James C. Shouse, TO

REPUBLICBANK OAK CLIFF
P.O. Box 4068 75208
214/948-2282 Tr$53 Mil
Hd: William G. Duff, SrVP&ExecTO
PersTr,ComTrF,Nb: Lynn K. Benton, VP&TO
EmplBen: James Lively, TO
TrOpers: Carolyn Gouge, AsstVP&TO

TEXAS AMERICAN BANK-DALLAS
P.O. Box 35207 75235
214/353-8272 Tr$106.5 Mil
Hd: Howard M. Thurman, SrVP&ExecTO
PersTr: David H. Bishop, II, VP&TO
EmplBen: Paula A. How, VP&TO
CorpTr: Sam A. Sellers, SrVP&TO
TrOpers: Annette Jenkins

Dawson

FIRST BANK & TRUST COMPANY
P.O. Box 158 76639
Hd: C. M. Newton, Jr., Pres&TO
Walker A. Lea, III, VP&AsstTO

Del Rio

DEL RIO NATIONAL BANK
P.O. Box N 78840
512/775-7541 Tr$1 Mil
Hd: James F. Fagan, SrVP&TO

Denison

INTERFIRST BANK DENISON,N.A.
300 W. Main St. 75020
214/465-2131 Tr$14.7 Mil
Joe E. Roewe, SrVP&TO

TEXAS AMERICAN BANK/DENISON N.A.
P.O. Box 341 75020
214/465-3030 Tr$30 Mil
Hd: Roy H. Poe, VP&TO

Denton

FIRST STATE BANK OF DENTON
P.O. Box 100 76201
817/382-5421 Tr$27 Mil
Hd: Bob Woodin, VP&TO
Admin: Betty Barron, AsstTO

USBANK
P.O. Box 2226 76201
817/382-6701
Hd: Brock Shaver

Denver City

YOAKUM COUNTY STATE BANK
P.O. Box 1150 79323
806/592-2181 Tr$1 Mil
Hd: Ronald S. Simpson, Pres&TO
EmplBen: Robert Nichols

Dickinson

CITIZENS STATE BANK
P.O. Drawer A 77539
713/337-3565 Tr$2 Mil
Hd: R. D. Holcomb, Pres&TO
Robbye R. Waldron, VP&TO

Dumas

FIRST STATE BANK
P.O. Box 1208 79029
806/935-7121
Hd: Weston Futrell

TEXAS (Cont'd)

El Campo

FIRST NATIONAL BANK
P.O. Box 470 77437
409/543-3349
Hd: T. E. Melcher, Jr., Pres&TO

El Paso

AMERICAN BANK OF COMMERCE
P.O. Box 9697 79987
915/544-1420 Tr$55 Mil
Hd: Scott Flower, VP&TO
TrOpers: Laura Reese
Agueda Espinoza, AssocTO

EL PASO NATIONAL BANK
P.O. Drawer 140 79980
915/546-6501 Tr$210 Mil
Hd: Joe R. Ayres, ExecVP
PersTr: William C. Geyer, SrVP&TO
TrInv: James K. Ferguson, VP&TO
EmplBen: David L. Garza, EBO
TrOpers: Stan Barnes, SrVP&TO
Nb: J. L. Parker, VP&TO
RE,Oil,Gas&Min: Walker Beard, VP&TO

FIRST CITY NATIONAL BANK OF EL PASO
P.O. Box 1572 79948
915/545-5584 Tr/u$150 Mil
Hd: B. A. Frederick, SrVP&TO
TrAdmin: Charles ElBjorn, AsstVP&TO
AdmAsst: Teresa Simental

STATE NATIONAL BANK
One State National Plaza 79901
915/546-4363 Tr$500 Mil
Hd: Edward A. Yopp, ExecVP
PersTr: Allan W. Mills, VP&SrTO
Nb: Doris A. Ryan, VP&SrTO
TrInv,ComTrF: Robert E. Dymsza, SrVP
CorpTr: Grant G. Caldwell, VP&TO
EmplBen: Chris Rhoads, TO
TrOpers: Hector R. Gonzalez, VP&SrTO
Mktg: Tomi Rystad, TrMktgO
RE,Farm&Rnch: Eugene Roth, VP&SrTO

Eldorado

FIRST NATIONAL BANK
P.O. Box 737 76936
915/853-2561
Hd: Jo Ed Hill, Pres&TO

Electra

ELECTRA STATE BANK & TRUST CO.
P.O. Box 1229 76360
817/495-2151 Tr/u$1 Mil
Hd: Jack E. Hollis, Pres&TO

Fort Stockton

FIRST NATIONAL BANK
P.O. Box 1329 79735
915/336-8541 Tr/o$1 Mil
Hd: W. L. Card, Pres&TO
Bennie Blackwell, AsstTO&Csh

PECOS COUNTY STATE BANK
P.O. Box 1527 79735
915/336-3331
Hd: Harlan Lambert, Pres

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Fort Worth

BANK OF COMMERCE
P.O. Box 17089 76102
817/332-3261 Tr$50 Mil
Hd: A. J. Lanford, SrVP&TO
J. R. Robbins, TO

CONTINENTAL NATIONAL BANK
P.O. Box 910 76101
817/334-9422 Tr$250 Mil
Hd: Robert S. Patterson, SrVP&TO
PersTr: Thomas B. Hightower, VP&TO
EmplBen: David A. Lee, VP&TO
TrInv: Frank G. Ganucheau, VP&TrInvO
TrOpers: H. Neal Shuman, TO

THE FIRST NATIONAL BANK
P.O. Box 1317 76101
817/390-6901 Tr$1.585 Bil
Hd: Don Jancosek, SrVP&ExecTO
PersTr: Robert E. Scott, VP&TO
CorpTr: John C. Stohlmann, VP&TO
TrInv: Jim Redfearn, VP&IO
EmplBen: Sam Van Steenbergh, VP&TO
TrOpers: Donald R. Smith, VP&TO
Nb: William P. Cranz, Jr., VP&TO

REPUBLICBANK RIDGLEA
P.O. Box 9170 76107
817/737-3111 Tr$7 Mil
Hd: Rod Hailey, VP&TO

TEXAS AMERICAN BANK/FORT WORTH
P.O. Box 2050 76113
817/338-8011 Tr$2.2 Bil
Hd: Bruce Petty, ExecVP&TO
TrOpers: D. Eugene Carroll, SrVP&TO
PersTr: Robert Lansford, SrVP&TO
CorpSvcs: John Rupley, VP&TO
TrInv,ComTrF: Harold M. Achziger
EmplBen: Robert Turner, VP&TO
PropMgt: Joe T. Lenamon, SrVP&TO
Nb: Gary C. Nelson, SrVP&TO
Farm&Rnch: Thomas L. Woodward, VP&TO
Minerals: Donald E. Howard, VP&TO
RE: Ethan S. Allen, VP&TO

TEXAS COMMERCE BANK-FT. WORTH
P.O. Box 1290 76101
817/336-9661 Tr$50 Mil
Hd,TrInv,Nb: Joe C. Benson, SrVP&TO
EmplBen: Jim Palmer, TO
Karlene Worthy, TO
Dan Mosley, AsstVP

Fredericksburg

TEXAS AMERICAN BANK/ FREDERICKSBURG,N.A.
155 E. Main St. 78624
512/997-2166 Tr/u$2 Mil
Hd: Perry M. Woerner, VP&TO
Weldon Itz, AsstTO

Gainesville

FIRST STATE BANK
P.O. Drawer A 76240
817/665-1711 Tr$5 Mil
Hd: Keith Russell, VP&TO
TrOpers: Linda Ritcherson

Galveston

INTERFIRST BANK GALVESTON,N.A.
P.O. Box 1500 77553
409/763-6561 Tr$194 Mil
Hd: Michael C. Doherty, SrVP&SrTO
PersTr: S. Greg Davis, VP&TO
TrInv: Charles Baer, VP&TrInvO
EmplBen: Larry A. Dundee, TO
TrOpers: Brian Evans, TO

MOODY NATIONAL BANK OF GALVESTON
P.O. Box 1139 77553
409/765-5561
Hd,PersTr,Nb: Elmo J. Henske, SrVP&SrTO
W. MacInerney, VP&TO
PersTr: Michael G. Barrow, VP&TO
PersTr: Peggy Durst, AsstTO
TrOpers: Brenda Zittle, AsstTO

UNITED STATES NATIONAL BANK
P.O. Box 179 77553
409/763-1151 Tr$186 Mil
Hd: L. O. Kauffman, ExecVP&ExecTO
CorpTr: Dorothy J. Baker, AsstTO
EmplBen,Nb: Freddie B. Meier, SrVP&SrTO
TrOpers: Katherine Konkel, TO

Garland

REPUBLICBANK GARLAND
P.O. Box 401228 75040
214/494-1414 Tr$23 Mil
Hd: Dan H. Florence, SrVP&TO
PersTr: Roland L. Gerth, Jr., VP&TO
TrInv: Ginger Cheshier, AsstVP&TO
Nancy Lytle, TrAdmO

Gonzales

GONZALES BANK
508 St. Louis St. 78629
512/672-7551
Hd: Lou Glass, AsstCsh

Graham

FIRST NATIONAL BANK
623 Elm St. 76046
817/549-2040 Tr/o$1 Mil
Hd: James W. Smith, ExecVP&TO
TrOpers: Ida Kirby

GRAHAM NATIONAL BANK
P.O. Box 450 76046
817/549-3434 Tr$5 Mil
Hd: Ted Boedeker

Greenville

CITIZENS NATIONAL BANK
2600 Wesley St. 75401
214/455-0990 Tr/u$1 Mil
Hd: Helen Dunabin, VP
Charles Roberts, VP&TO

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PersTr: Kevin Davis, TO
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Stuart Robertson, TO
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ComTrF,TrOpers: Jim Morton, TOpO
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RE,Oil,Gas&Min: Gene L. Dunbar, VP&SrTO
EmplBen: Mark Freeman, VP&SrTO
TrOpers: Lyndon N. Heimer, VP&SrTO
Nb: Patricia A. Flynn, AsstVP&TO

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PersTr,Nb: Mary E. Withoff, TO
Dane W. Harlan, TO
CorpTr: G. Alfred Erler, VP&TO
EmplBen: Wilbur W. Noltensmeyer, VP&TO
Virginia L. Henderson, EmplBenRep
TrInv: David B. Hamilton, TrInvO
EstAdmin: J. Craig King, VP&TO
TrCoun: Ed Zellers, TO&TrCoun
TrOpers: Audrey K. Morris, TOpO

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512/227-5151 Tr/o$100 Mil
Hd: Thomas C. Hurst, SrVP&TO
Nb: Elizabeth Kromer, VP&TO
Oil&Gas: Royal King, VP&TO

San Benito

SAN BENITO BANK & TRUST CO.
P.O. Drawer 1911 78586
512/399-1326 Tr$105 Mil
Hd,TrInv: Douglas Kelly, VP&TO
PersTr,CorpTr,ComTrF,TrOpers,Nb: Cherie Archibald
TDP: John Mark

San Marcos

STATE BANK & TRUST CO.
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Hd: J. R. Thornton, Chm,Pres&TO

Seymour

THE FIRST NATIONAL BANK
201 North Washington St. 76380
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Darrell W. Adams, AsstVP&AsstTO

Sherman

GRAYSON COUNTY STATE BANK
P.O. Box 430 75090
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Hd: Jerry L. Talley, Pres&TO

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TrInv,PersTr,ComTrF: W. Clayton Fulton, AsstVP&TO
TrOpers,PersTr,CorpTr: Joe S. Patane, TO
PersTr,AdmAsst: Jean Lively, AsstTO

Silsbee

SILSBEE STATE BANK
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Hd: W. A. Barclay, Jr., Pres&TO

Spearman

FIRST STATE BANK
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806/659-2526
Hd: Verna L. Shirley, VP&TO

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Hd: Dale P. DeShazo, VP&TO

Sweetwater

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P.O. Box 660 79556
915/235-8631 Tr$14 Mil
Hd: Catherine Allison, SrVP&TO
EmplBen: Don Allen

Temple

FIRST NATIONAL BANK
P.O. Box 70 76503
817/773-2115 Tr$18.5 Mil
Hd: William J. Stokes, SrVP&TO
Jean Garner, TO

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817/778-4421 Tr$10 Mil
Hd: A. David Uechi, SrVP&TO
PersTr: June Grimes, AsstTO

Terrell

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214/563-2611 Tr$12.75 Mil
Hd: R. C. Hulsey, Pres&TO
TrInv: Keith Koets, AsstVP&TO
PersTr,EmplBen: Elizabeth Mirick, TO
EmplBen,Nb: T. Manley Brittain, VP&TO
TrOpers: Beverly Hendrickson, TOpO

Texarkana

STATE FIRST NATIONAL BANK
P.O. Box 8000 75502
501/773-4541 Tr$63 Mil
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CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
ComTrF,TrOpers: Brenda S. Engster, TO
Betty Anthony, AsstTO

TEXARKANA NATIONAL BANK
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214/792-7166 Tr$45 Mil
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ComTrF,TrInv: Basil S. Hoag, Jr, VP&TO
EmplBen,TrOpers: Thomas E. Jones, Jr., AsstTO

Tulia

FIRST NATIONAL BANK
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Hd: Pascal J. Hosch, SrVP&TO
TrOpers: Bettye Stout

FIRST STATE BANK
P.O. Box 28 79088
806/995-4151 Tr$1 Mil
Hd,PersTr,EmplBen,TrOpers: Mike Mouldin, VP&TO

Tyler

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PersTr: E. H. Norment, VP&TO
TrOpers: Robert E. Warner, Jr., VP&TO
TrInv: John D. Rogers, VP&TO
EmplBen: Gary B. Williams, VP&TO

INTERFIRST BANK, TYLER, N.A.
P.O. Box 2001 75710
214/595-5555
Hd: Nelson K. Smith, SrVP&TO
PersTr: John W. Noble, VP&TO
EmplBen: Bonnie Byars
TrOpers: Richard Holland

REPUBLICBANK TYLER
P.O. Box 2009 75710
214/595-3771 Tr$25 Mil
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TrOpers,TDP: Peggy Kirkley, AdminO

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PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: Sam Dawson, VP
EmplBen: Marjoree Glover, VP

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FIRST STATE BANK OF UVALDE
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L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK
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CorpTr: Charles A. Kutchka, VP&TO
TrInv,ComTrF,EmplBen: Larry G. Justiss, VP&TO
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Waco

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PersTr: Stephen W. Herbert, VP&TO
CorpTr: Beverly G. Pettigrew, VP&TO
TrInv: William Parks, VP&TrInvO
ComTrF,TrOpers: Peggie Mitchell, VP&TO
EmplBen: Johnny G. Giotes, VP&TO

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P.O. Box 829 76703
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PersTr,Nb: Charles D. Jones, VP&TrCoun
CorpTr,TrOpers,TDP: Wiley E. Oliver, III, VP&TO
TrInv: Rae Carter, TO
EmplBen: Fred M. Worley, Jr., VP&TO

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ComTrF: Sharon Young, AsstTO

Weatherford

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817/594-7481 Tr/u$1 Mil
Hd: William E. Hurley, ChmBd&TO

Webster

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TrOpers: Ed Divers, VP&TO

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PersTr: Jerry Schnedorf, VP&TO
TrInv: W. Lewis Campbell, SrVP
EmplBen: David I. Ramsey, VP&TO
TrOpers: Don Haerry, VP&TO
RE&Min: Richard Rippy, VP&TO

INTERFIRST BANK WICHITA FALLS,N.A.
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817/723-2771 Tr$125 Mil
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Est,PersTr: R. Landon Winstead, Jr., VP&TO
EmplBen,PersTr: John Kable, AsstVP&TO
PersTr: Robert Felty, TO
TrOpers: Linda Metcalf, AsstVP&TO

UTAH

Ogden

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P.O. Box 231 84402
801/621-8512 Tr$10 Mil
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Carol A. Thomas, AsstTO

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CorpTr: Jack Young, TrAcctgO
TrInv,ComTrF,TrOpers: Wm. Wallace Leathman, VP&TO
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Trust Dept.
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801/621-0700 Tr$237 Mil
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PersTr: Ralph W. Mitchell, TO
CorpTr: Lois G. Arrowsmith
EmplBen: Paul A. Price, TrCoun
TrOpers: Dennis M. Lacefield
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(Branch of Salt Lake City)
Lynn Hugley, TO

Salt Lake City

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(Branch of Ogden)
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TrInv: Marvin J. Hammond, ExecVP
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TrOpers: Elwood A. Blank, TO
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PersTr: Kay A. Young
TrInv: John L. Hunter
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CorpTr: J. H. Clark, AsstVP&TO
TrInv: Richard G. Horne, VP&TO
EmplBen: Anthony Vazulik, TO
TrOpers: Joyce Groesbeck, TO
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801/350-5361 Tr$795 Mil
(Branch in Ogden)
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CorpAgcy: Calvin E. Anderson, AsstVP
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EmplBen: Patricia A. Richards, VP&TO
TrOpers: J. Thomas Mestas, TOpMgr

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Admin: Steven Funk, TrAdmO

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Diane Yawn, VP
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EstSttlmt: William H. Savedge, VP&TO

Chesapeake

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Margaret M. Newton, AsstTO
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CorpTr: Ellen Mittet, Mgr&SrTO
TrInv: William B. Culverwell, VP&Mgr
ConsmrTrSvcs: Henry A. Alkema, VP&GpMgr
RE: Harry Rubin, SrTO&Mgr
Tax: Maralyn Johnston, Mgr&SrTO
SpTrSvcs: E. Gene Treneer, VP&GpMgr
CorpTrSvcs: Stephen M. Davis, VP&GpMgr
SptSvcs: Edward T. Hughes, VP&GpMgr
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RAINIER NATIONAL BANK
P.O. Box 3966 98124
206/621-4424 Tr$1.3 Bil
(Branches in Everett, Kennewick, Olympia, Spokane, Vancouver, Wenatchee & Yakima)
Hd: William L. Schaumberg, ExecVP&Mgr
Prob&PersTrGp: H. Dale Meredith, VP&GpMgr
PersTr,Prob: L. Brian Shepherd, VP
CorpTr: Jack P. Van Leuven, VP
TrInv: John Baker, SrVP
BusSvcsGp: Dallas C. Wilson, SrVP&GpMgr
EmplBen: Barton D. Graham, VP&Mgr
TrOpers: Robert L. Van Kirk, VP
TrMktg: John K. Selle, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 3586 98124
206/583-5208 Tr$2.1 Bil
(Branches in Bellevue, Bellingham, Everett, Olympia, Richland, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
Hd: Richard Fulp, SrVP&Mgr
Hd,PersTr: Loy D. Smith, VP&Mgr
TrInv: John Privat, VP&Mgr
TrOpers: Donna Harms, VP&Mgr
Nb: Curtis G. Young, VP&Mgr
Instit: Jim Gilchrist, VP&Mgr

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821 Second Ave., Ste. 1800 98104
206/223-2030 Tr$182 Mil
Hd: John T. Garland, SrVP&Mgr
Bus/Dev/Mktg: Sally J. Bostwick, AsstVP
EmplBen: Dianne Brown, VP
PersTr: Jo-Anne Jaech, VP
TrInv: A. Fieldhouse, VP
TrOpers: Helen ZieBell, AsstVP

WASHINGTON MUTUAL SAVINGS BANK
1101 Second Ave. 98101
206/464-4516
PersTr,TrInv,Nb: Marlene J. Nelson, TO
EmplBen,Nb: Eugene Tang, TO
TrOpers: Linda D. Newton, TO

Spokane

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
W. 524 Riverside Ave. 99201
509/455-6230 Tr$6.5 Mil
(Branch of Seattle)
Hd: Thomas A. Gilbert, AsstVP&TO

OLD NATIONAL BANK OF WASHINGTON (Trust Dept.)
P.O. Box 3588 TA 99220
509/456-2048 Tr/o$260 Mil
(Branches in Richland & Seattle)
Hd: John H. Sloan, ExecVP&Mgr
CorpTr,EmplBen,Nb: D. A. Gesinger, VP&TO
TrOpers: R. A. Kriete, VP&Mgr
TrInv,ComTrF: T. R. Kent, ActgMgr
PersTr: W. H. Moore, VP&TO

RAINIER NATIONAL BANK
River Park Square Branch
P.O. Box 366 99210
509/456-6439
(Branch of Seattle)
Hd: Jerry W. Wagner, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1446 99210
509/456-4910
(Branch of Seattle)
Hd: John D. Cummins, VP&Mgr

WASHINGTON TRUST BANK
P.O. Box 2127 99210
509/455-4150 Tr$110 Mil
Hd,Nb: John P. Tracy, Jr., VP&TO
PersTr,CorpTr,ComTrF,TrInv: Einer F. Jensen, VP&TO
EmplBen: William Wagner, VP&TO

Tacoma

THE BANK OF CALIFORNIA,NatAssn
1011 Pacific Ave. 98663
206/383-2571 Tr$186 Mil
(Branch of San Francisco, CA)
Hd: Richard Graham, VP
PersTr: Porter Baldridge, SrTO
EmplBen,Agcy: Harlan W. Sachs, TO
TrInv: Donn H. Koessler, VP&TrInvO
TrOpers: Janice Carrara, TOpO
Nb: Anthony D. Sisti, TO
Prob: Ray E. Johnson, TO
Gdnshp,Escrow: Shirley Robinson, TO

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
1 First Interstate Plaza 98402
206/539-5619
(Branch of Seattle)
Hd,PersTr: J. H. Hewitt, VP,TO&Mgr
AsstMgr: Victor L. Saathoff, VP&TO
TrInv: Allen L. Undem, VP&TO

PUGET SOUND NATIONAL BANK
P.O. Box 1258 98401
206/593-3838 Tr$149.2 Mil
(Branch in Olympia)
Hd: Ashley K. White, VP&SrTO
PersTr: Austin Burch, VP&TO
TrInv: Stephen A. Finnigan, VP&TO
EmplBen,CorpTr: Wilder Foote, AsstVP&TO
TrOpers: Bruce Bradley, AsstVP&TO
Nb: Doris Warner, VP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1176 98401
206/593-3336
(Branch of Seattle)
Hd: Arleigh T. Jones, VP&Mgr

Vancouver

FIRST INDEPENDENT BANK
P.O. Box C-004 98668
206/699-4221 Tr$74 Mil
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PersTr: John A. Karas, TO
TrInv: Rick Van Hoose, TO
NORTHWEST NATIONAL BANK
P.O. Box 1867 98668
206/695-1311 Tr$4.3 Mil
Hd: Robert A. Young, Pres&TO
TrOpers: Jill Walton
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P.O. Box 689 98660
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Hd: Jack L. Robson, AsstVP&Mgr
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P.O. Box 750 98660
206/696-5505
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Walla Walla

BAKER-BOYER NATIONAL BANK
P.O. Box 1796 99362
509/529-8510 Tr$69 Mil
(Branch in Kenniwick)
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FM,Tax: Dan E. Wood, TO
TrInv,ComTrF: F. James McCarthy, AsstVP
EmplBen,Nb: Jon Bren, VP
TrOpers: JoAnne Brown, TOpSupv
Tax: Dan Oliver, AdmAsst

Wenatchee

RAINIER NATIONAL BANK
Wenatchee Ave. & Orondo St. 98801
509/662-1426
(Branch of Seattle)
Hd: John W. Harrington, AsstVP&TO
SEATTLE-FIRST NATIONAL BANK
P.O. Box 1021 99801
509/662-4634
(Branch of Seattle)
Hd: Robert Stump, AsstVP&Mgr

Winslow

AMERICAN MARINE BANK
P.O. Box 10788 98110
206/842-5651
(Branches in Bremerton, Kingston, Port Orchard & Poulsbo)
Hd: Robert Powers, VP&SrTO
CorpTr,EmplBen,Nb: Larry Christopherson, TO
Debbie Anderson, AdmAsst
Sandy Russell
Village Branch
98110
Mgr: Terrie Takmoto Sua

Yakima

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
Central Yakima Branch
101 E. Yakima Ave. 98901
509/575-7426
(Branch of Seattle)
Hd: E. Randolph G[illegible]va, AsstVP&TO

PEOPLES NATIONAL BANK OF WASHINGTON
(Eastern WA Trust Office)
41 W. Yakima Ave. 98902
(Branch of Seattle)
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Carole A. Kirkpatrick, TO
RAINIER NATIONAL BANK
P.O. Box 136 98907
509/575-6725
(Branch of Seattle)
Hd: Douglas N. McIntyre, AsstVP&Mgr
PersTr: John J. Ledwich, SrTO
SEATTLE-FIRST NATIONAL BANK
P.O. Box 196 98907
509/575-4551
(Branch of Seattle)
Hd: George A. Cashman, VP&Mgr

WEST VIRGINIA

Alderson

FIRST NATIONAL BANK
P.O. Box 419 24910
304/445-2991 Tr/u$1 Mil
Hd: David W. Hambrick, Pres&TO

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BANK OF RALEIGH
P.O. Drawer D 25801
304/255-7202 Tr$2.5 Mil
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TrOpers: Dorothy J. Radford
BECKLEY NATIONAL BANK
P.O. Drawer G 25801
304/252-6411 Tr$4.1 Mil
Hd: William J. Hutchison, TO
RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25801
304/252-6581 Tr$36 Mil
Hd: W. David Mullins, VP&TO
David P. Kirby, AsstTO
Janet Grecco, AdmAsst

Bluefield

FIRST NATIONAL BANK
P.O. Box 1559 24701
304/325-8181 Tr$90 Mil
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PersTr: Patsy Sykes
EmplBen: Evelyn Ragan
CorpTr,ComTrF: Thresa Colo
TrOpers: Robert Hyatt
THE FLAT TOP NATIONAL BANK
P.O. Box 950 24701
304/325-7151 Tr$172 Mil
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PersTr,TrOpers: A. L. McCall, Jr., SrTrAdmO
Gary Lenhart, TrAdmO
Judy K. Johnson, TrAdmO
Glenn A. Murray, TrAdmO
Jeff Farmer, TrAdmO

Buckhannon

ADRIAN BUCKHANNON BANK
P.O. Box 280 26201
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Hd: William F. Osborn, III, TO

Charles Town

BANK OF CHARLES TOWN
P.O. Drawer 40 25414
304/725-8431 Tr$28 Mil
Hd: Patti A. Stuckey, AsstTO

PEOPLES BANK OF CHARLES TOWN
P.O. Box 1006 25414
304/725-7018 Tr/u$1 Mil
Hd: Beverly Merritt, AsstTO&Csh

★Charleston

BANK OF WEST VIRGINIA
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304/344-1621 Tr$15 Mil
Hd: James L. Sims, VP&TO
CHARLESTON NATIONAL BANK
P.O. Box 1113 25324
304/348-5620 Tr/o$356 Mil
Hd: Darryl Myers, ExecVP
PersTr,Nb: Roger Kerr, VP
CorpTr,EmplBen: Robert Lee, VP
TrInv: John Stratton, VP
TrOpers: Tim French, TOpMgr
KANAWHA BANKING & TRUST CO.,NatAssn
P.O. Box 393 25392
304/348-8366 Tr$130 Mil
Hd: Charles L. Jarrell, SrVP&TO
PersTr: Jewel L. Carte, VP
James O. Schlicht, VP
CorpTr: Robert B. Price, Jr., TO
TrInv: Jack Newell, TrInvO
EmplBen: Linda L. Streets, Adm
TrOpers: John A. Barnes, VP-Opers
KANAWHA VALLEY BANK
P.O. Box 1793 25326
304/348-7081 Tr$457.3 Mil
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TrInv: William J. Wykle, VP&TrInvO
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EmplBen: Patricia H. Howe, TrEmplBenO
TrOpers: Charles N. Slack, Jr., TOpO
Nb: Harold Neely, Jr., FPO
NATIONAL BANK OF COMMERCE
P.O. Box 633 25322
304/348-5093 Tr$65 Mil
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TrInv,ComTrF: Stephen R. Jenkins, TO
EmplBen,Nb: Betty S. Ireland, TO
PersTr,Est,CorpTr: Rodney B. Frye, TO
VAAccts: Mary Ann Thompson, TO
EmplBen,PersTr: Tim Krisher, AsstTO
TrOpers: Thomas J. Saunders

Chester

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253 Carolina Ave. 26034
304/387-3500 Tr/u$1 Mil
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Phyllis M. Stalder, AsstTO

Clarksburg

EMPIRE NATIONAL BANK
4th & Main Sts. 26301
304/624-5521 Tr$2 Mil
Hd: Cecil B. Highland, Jr., Pres&TO
THE LOWNDES BANK
One Lowndes Square 26301
304/623-7261 Tr$14 Mil
Hd: Carl O. Smith, TO
UNION NATIONAL BANK OF WEST VIRGINIA
P.O. Box 2330 26302
304/624-3409 Tr$110 Mil
Hd: David K. Turner, VP&TO
PersTr: Kenneth K. Marteney, SrTO
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103 Adams St. 26554
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Judith A. Simons, TrAdm
TaxAdmin: William M. Sutton, Comp

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301 Adams St. 26554
304/363-1300 Tr$10 Mil
Hd: William T. Nutter, VP&TO

Grafton

BLUEVILLE BANK
P.O. Box 29 26354
304/265-3400 Tr/u$1 Mil
Hd,PersTr,CorpTr: Tom Harman, ExecVP&TO
Karen Keener, VP&AsstTO

FIRST NATIONAL BANK
P.O. Box 278 26354
304/265-1111
Hd: Cecil E. Keener, Jr., Pres&TO

Huntington

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P.O. Box 179 25706
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CorpTr: Dorsey L. Pennington, TO
TrInv: Vincent Manzi, VP&IO
EmplBen: Selden McNeer, III, AsstTO

GUARANTY NATIONAL BANK
P.O. Box 548 25710
304/697-5800 Tr$51 Mil
Hd: John D. Nuzum, TO
TrOpers: Charles E. Wilkinson, AsstTO

HUNTINGTON TRUST & SAVINGS BANK
P.O. Box 2087 25721
304/529-3021 Tr/u$10 Mil
Hd: Alan R. Simmons
TrOpers: JoAnne K. Reed

TWENTIETH STREET BANK
1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO

Keyser

FARMERS & MERCHANTS BANK
P.O. Box 789 26726
304/788-3111 Tr$3.2 Mil
Hd: Ed McKenzie, TO
Sarah J. Albright, AsstTO

THE NATIONAL BANK OF KEYSER
P.O. Box 878 26726
304/788-3261 Tr$5 Mil
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Lincoln H. Wilkins, ExecVP&AsstTO
Michael Imperio, AsstTO

Kingwood

ALBRIGHT NATIONAL BANK
P.O. Drawer C 26537
304/329-0585
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PersTr,CorpTr,TrInv,ComTrF,Nb: E. D. Grande, SrVP&AsstTO

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P.O. Box 388 26582
304/986-1700
Hd: Jesse Garci, III, AsstVP&TO

Martinsburg

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P.O. Box 847 25401
304/263-8944 Tr$3.6 Mil
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OLD NATIONAL BANK OF MARTINSBURG
P.O. Box 947 25401
304/263-0861 Tr$22 Mil
Hd: Robert L. Booth, SrVP&TO
Admin: Herbert A. Michael, AsstTO

PEOPLES NATIONAL BANK
P.O. Box 708 25401
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Sarah V. Pappas, AsstTO

Montgomery

MONTGOMERY NATIONAL BANK
4th Ave. & Lee St. 25136
304/442-2492
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P.O. Box 670 26836
304/538-2353
Hd: Janet Sindy, TO
Edgel A. Liller, ExecVP&AsstTO

Morgantown

FARMERS & MERCHANTS BANK
P.O. Box 698 26505
304/292-9441 Tr$16 Mil
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TrInv: Lewis C. Pellegrin, ExecVP
PersTr: Mrs. Francie Klink, AsstTO

FIRST NATIONAL BANK
P.O. Box 853 26505
304/296-4471 Tr$22 Mil
Hd: Kim Craig, AsstVP&TO
Admin: Tom Barsody
Sharon Meyers
TrOpers: Judy Yoak
TrInv: Kathy Feathers

Moundsville

MERCANTILE BANKING & TRUST CO.
P.O. Drawer C 26041
304/845-2470
Hd: C. Michael Blair, Pres&TO

Mullens

THE PEOPLES BANK
25882
304/294-7115 Tr/u$1 Mil
Hd: R. L. Bowling, TR

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/424-0388 Tr$17 Mil
Hd: Betty P. Rodda, VP&SrTO
EmplBen: Rosemarie Colberg, AsstTO
Nb: C. Randall Law, AsstVP&TO

MOUNTAIN STATE BANK
P.O. Box 3038 26101
304/485-7331 Tr$9.5 Mil
Hd: R. G. Miller, VP&TO

PARKERSBURG NATIONAL BANK
P.O. Box 1508 26101
304/424-8682 Tr$60 Mil
Hd,CorpTr,EmplBen: Robert B. McHenry, VP&TO
TrInv: Betty E. Barnette, AsstVP
TrOpers: June S. Whytsell, AsstVP&TO

WOOD COUNTY BANK
P.O. Box 1587 26102
304/424-7595 Tr$26 Mil
Hd: Larry A. Thornton, SrVP&TO
TrOpers: Pamela S. Robinson, AsstTO

Point Pleasant

CITIZENS NATIONAL
P.O. Box 37 25550
304/675-4480 Tr$5 Mil
(Division of First Huntington National Bank)
Hd: Charles Lanham, Pres&SrTO
M. V. Watterson, AsstTO

Princeton

MERCER COUNTY BANK
P.O. Box 791 24740
304/425-1992 Tr$18 Mil
Hd: James L. Miller, VP&TO
TrOpers: Geraldine C. Huffman, TrAdmO

PRINCETON BANK & TRUST CO.
P.O. Box 671 24740
304/425-7521 Tr$32 Mil
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Ransom

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304/725-7014 Tr$3 Mil
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304/652-3151 Tr$24 Mil
Hd: Jean I. Kirkpatrick, Csh
Nb: R. O. Hanlen, Pres
UNION NATIONAL BANK
P.O. Box 177 26175
304/652-3511
Hd: Meryl G. Kiser, TO

South Charleston

FIRST NATIONAL BANK
P.O. Box 8037 25303
304/744-9424 Tr$1 Mil
Hd: Bart Jones, SrVP&TO

Welch

McDOWELL COUNTY NATIONAL BANK
P.O. Box 549 24801
304/436-4112 Tr$22 Mil
Hd,PersTr,TrInv: S. D. Hardin, CEO,Pres&TO
CorpTr,ComTrF,EmplBen: J. L. Hogg, TO
TrOpers,Nb: Ann Phillips, AsstTO

Wheeling

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304/233-4500 Tr$25 Mil
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PersTr: Mark C. Ferrell, TO
TrOpers: Rita Castle, TO
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304/233-0600 Tr$194 Mil
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Mitzi R. Williams, AsstTO
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Shirley A. McCann, AsstTO
Mary E. Nolte, AsstTO
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1145 Market St. 26003
304/232-0110 Tr/o$3 Mil
Hd: Gerald R. Elliott, VP&TO

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1 East Main St. 24986
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PersTr: W. J. Livesay, VP&AsstTO

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200 W. College Ave. 54911
414/735-1375 Tr$148 Mil
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PersTr: Richard H. Gamble, TO
CorpTr: William S. Schneider, VP&TO
TrInv: Philip R. Keller, VP&TrInvO
EmplBen: Brian W. Parrott, TO
TrOpers: Kenneth W. Sickels, TOpO
Prob: Robert T. Kemps, TO
VALLEY TRUST CO.
(Affiliate of Valley Bancorp.)
221 W. College Ave. 54911
414/739-0163 Tr$200 Mil
(Trust Offices in Green Bay, Ripon and Shawano)
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PersTr: Charles Banker, VP
CorpTr,EmplBen: James A. Kluge, VP
TrInv,ComTrF: Roger S. Core, SrVP&InvMgr
TrOpers: Judy Danzinger, TOpO
Nb: Thomas J. Vonck, AcctExec
Treas: Thomas T. Torkelson, TO
ValleyBrkgSvcs: Robert Cheek, TO

Baraboo

THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-7703
Merlin E. Zitzner, Pres&TO
Greg L. Lindner, VP&TO
Karen R. Sanner, AsstTO
FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-3901 Tr$1 Mil
Hd: Gene D. Higgins, Csh&TO
TrOpers: Vicki M. Provorse, AsstTO
Nb: Steve McArthur

Barron

FIRST NATIONAL BANK
P.O. Box 159 54812
715/537-5681

Beaver Dam

AMERICAN NATIONAL BANK
115 Front St. 53916
414/885-5518 Tr$3.1 Mil
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TrInv,EmplBen: E. M. Jacobs, Pres
Nb: Richard F. Jacobs, BankMktgO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 457 53916
414/887-1786 Tr$10 Mil
Hd: Dean A. Beck, VP&TO
TrOpers: Elaine C. Beyer, AsstTO
THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank of Beaver Dam)
124 N. Spring St.
P.O. Box 298 53916
414/885-5511 Tr$1.8 Bil
(Trust Service Office of Milwaukee)
Hd: Curtis R. Parish, TO

Beloit

BELOIT SAVINGS BANK
P.O. Box 719 53511
608/365-6645 Tr$2.0 Mil
Hd: Dorothy L. Burton, TO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 818 53511
608/364-4401 Tr$28 Mil
Hd,InvTr: D. E. Engebretson, ExecVP&TO
Mrs. Barbara A. Gunderson, TO
Dennis A. Staaland, AsstVP&TO
HERITAGE TRUST COMPANY
500 E. Grand Ave.
P.O. Box 998 53511
608/365-5655
(Trust Office of Milwaukee)
Bonnie D. Wetter, VP

Burlington

BANK OF BURLINGTON
200 S. Pine St. 53105
414/763-9141 Tr/o$13.8 Mil
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PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO
FIRST BANK & TRUST CO.
400 Milwaukee Ave. 53105
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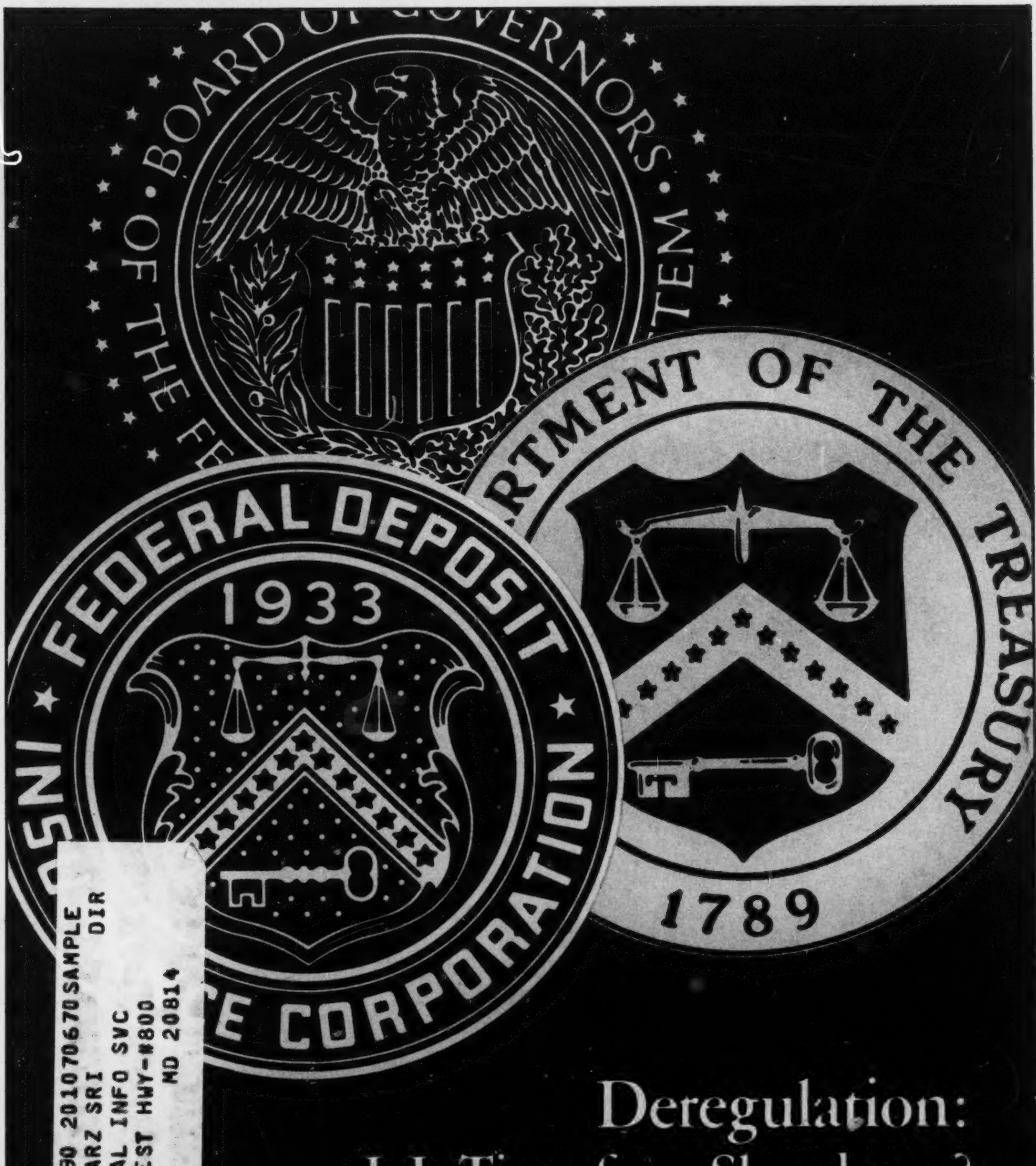
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
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1933
DEPARTMENT OF THE TREASURY
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Deregulation:
Is It Time for a Slowdown?

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TRUSTS & ESTATES.

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COVER

Trust officers appear to be divided on whether or not deregulation of financial institutions should continue full speed ahead, or whether it now is time to slow down the pace of deregulation and assimilate changes that already have occurred. In the meantime, government agencies are involved in a turf fight concerning which agency should have control over which aspects of the banking industry. Artwork by Cathy Meunier, asst. art director CCI.

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Trust Officers Divided Over Deregulation

Survey reveals differing attitudes towards deregulation and other issues

By **PHILIP BOLTON**
Editor

The states are "political and social laboratories" where major reforms have been initiated throughout the course of this nation's history, Citibank's Walter Wriston said last year in a speech that he delivered at the American Bankers Association annual convention.

Alluding to the elimination of slavery, he cited the decision by states to take matters into their own hands. "Remember John Brown and bleeding Kansas?" he asked the thousands of attendees. And he reminded them that reforms concerning women's suffrage, child labor laws, pure food laws, and unemployment insurance all originated at the state level.

The son of a college president, Wriston was making an academic argument against the "moratorium" that has been thrown over the deregulation financial institutions have been undergoing in recent years. Many of these changes have been initiated at the state level.

Recently the Comptroller of the Currency announced that the moratorium on the chartering of "non-bank banks" has been extended until March. Meanwhile, several bills have been introduced in the Senate that would limit bank acquisitions and bank powers. There also is a bill that would facilitate interstate banking.

In view of the many issues still to be acted upon by Congress, we asked a sampling of the trust officers among our readers in a survey if they felt that deregulation was proceeding fast enough, or if they favored a moratorium until the effects of changes brought about by legislation passed in 1980 and 1982 had been played out.

While Wriston claimed that "those who argue for a moratorium fail to read our country's history correctly," the results of our poll indicate that the sentiment among the bankers who read TRUSTS & ESTATES tended the other way. Of 170 respondents to our questionnaire, 99 replied that they felt deregulation had proceeded rapidly enough and that a respite was in order. Fifty-nine favored continued deregulation, and 12 failed to answer this question.

"I'm not interested in faster deregulation. We need to adapt and expand services in an organized progression," is a typical example of the comments accompanying the votes of those favoring a temporary moratorium.

On the other hand, those who wanted continued deregulation at a faster clip expressed, like Wriston, a profound faith in the power of the market to cope with deregulation.

"Government interference should be greatly decreased in all areas of business," wrote a respondent with this view. "The marketplace provides its own regulation in all areas of business. The marketplace provides its own regulation by rewarding those capable of meeting the competition. Over-regulation placed an unnecessary burden on companies in the same manner as excessive taxation."

In comparison to a survey that we made in 1982, the comments concerning 1983 were far more positive, primarily because of the economic recovery and the performance of the stock market but also because of an increasing sense that competition from the likes of Merrill Lynch and Shearson/American Express was not overpowering. "Shearson and Merrill Lynch experience much more employee turnover than most trust departments. I believe our clients want a continuity given by the same faces," wrote a respondent.

Many of the trust officers said they felt that by expanding their offerings of financial services and by maintaining their community ties they were less threatened by the financial supermarkets.

Other questions posed by the survey included: whether the respondents felt that banks should be forced to maintain higher ratios of capital vis-á-vis outstanding loans; whether banks should be forced to release data concerning their problem loans; if their trust department had undergone a name change or if one was contemplated; and if their departments offered discount brokerage. There also was a question concerning the working relationship of trust officers and attorneys.

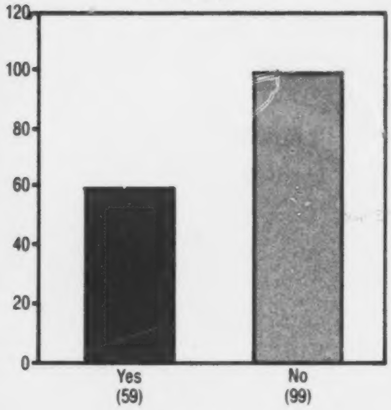
Eighty-three respondents said that they favored higher ratios of capital vis-à-vis outstanding loans, while 71 answered that they did not. Sixteen respondents did not answer this question.

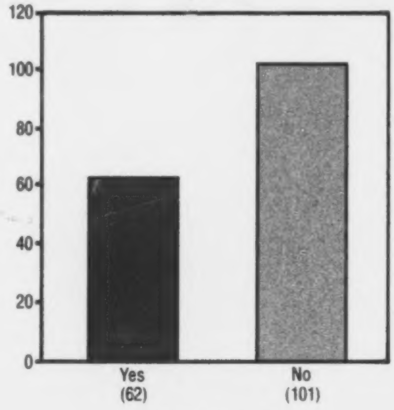
Those supporting increasing capital ratios cited the instability of the banking system, especially in view of the many outstanding international loans. Although most said that the international debt crisis had only a peripheral effect on their departments, a few confessed to selling off their stock in the large New York banks.

Those opposed to raising the capital ratios echoed Wriston's contention that, "The cold reality is that no amount of capital can save a business, particularly the business of banking if it does not earn money. Bankers have learned over many years of experience that it is management, a management team capable of earning money and maintaining the confidence of customers and investors, that pays off bank loans."

"This would be unfair," wrote a respondent from Dubuque, Iowa, concerning the same question, "particularly when you consider the smaller banks, due to the fact that there is such a wide variation in requirements between the money center banks and the other lending institutions, such as savings and loans and credit unions. With larger ratios of capital, it would be hard to maintain profitability. I believe that the savings and loans and the credit unions and money center banks should be required to maintain ratios more in keeping with what is required of the smaller banks."

While many of the trust officers thought that their banks should be forced to have higher ratios of capital to outstanding loans, the majority of our respondents did not want banks to be forced to release data concerning their "problem loans" despite the fact that regulations now require more extensive disclosure.


More Deregulation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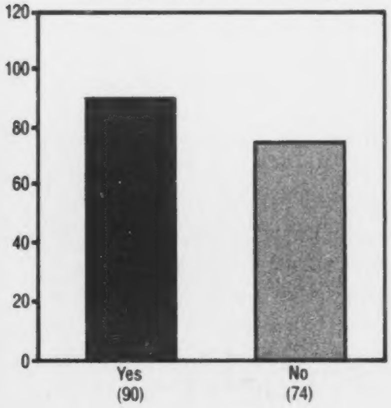
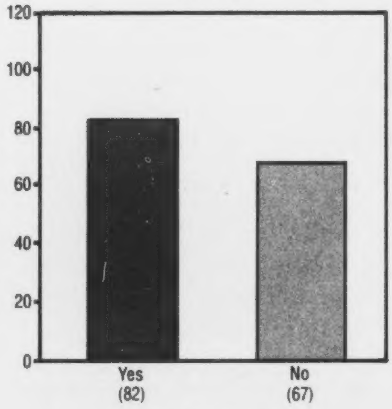

Worsening of
Attorney/Trust Officer Relationship


Offering Discount
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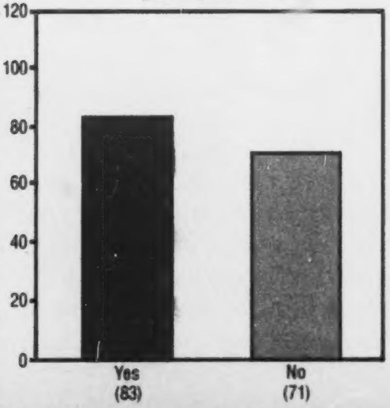
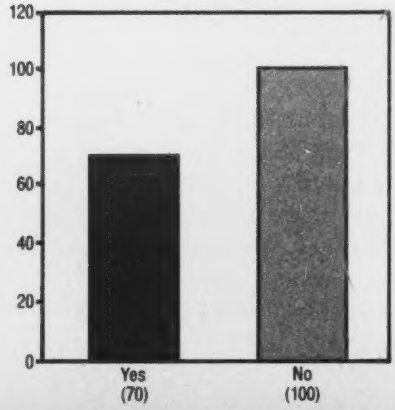

Should Banks Maintain
Higher Capital Ratios?


Trust Department
Name Change

Sixty-two respondents said that they favored disclosure, and 101 were opposed to it. Seven failed to answer this question.

Perhaps most indicative of the ferment in many trust departments is the number of respondents who said that their departments were now offering discount brokerage. Eighty-two of our trust officers said they were offering this service. Of these, 19 asserted that they were offering it not only to retain customers, but to garner a profit as well. Sixty-seven said that their departments did not offer the service, and 21 said they did but by other means, such as through the commercial side of their bank.

Another indication that trust departments are undergoing transition was the number of respondents who said they were changing the names of their departments. Seventy said that their department had either changed its name or a name change was being considered. One hundred responded that their department had either not considered changing its name or had considered the possibility but decided against it.

Another question that we asked dealt with the relationship between attorneys and trust officers. Changes in the laws, the increased sophistication of customers, reduced fees, and increased competition between the two groups have in some quarters led to a certain chill in this relationship, according to the respondents. Ninety said that they have noticed this chilling effect of the times, 74 said that they did not, and six failed to answer the question.

Those who thought that the chill exists attributed it to varying factors but stressed the growing number of attorneys. "Some attorneys are anti-bank and with the growing number of attorneys (one for every 300 people in my county) the problem is becoming acute," is the way one trust officer put it. On the other hand, others disagreed with this so-called trend. "The more we all go after the business, the more we all seem to find" is a response that reflects this attitude.

But the intensity of the conflict is readily apparent in the remarks of the trust officer who wrote that "We need to nail the bastards to the wall. They are the competition and not the other trust departments." For the moment, his is the last word, but we suspect that others will also be heard before long. □

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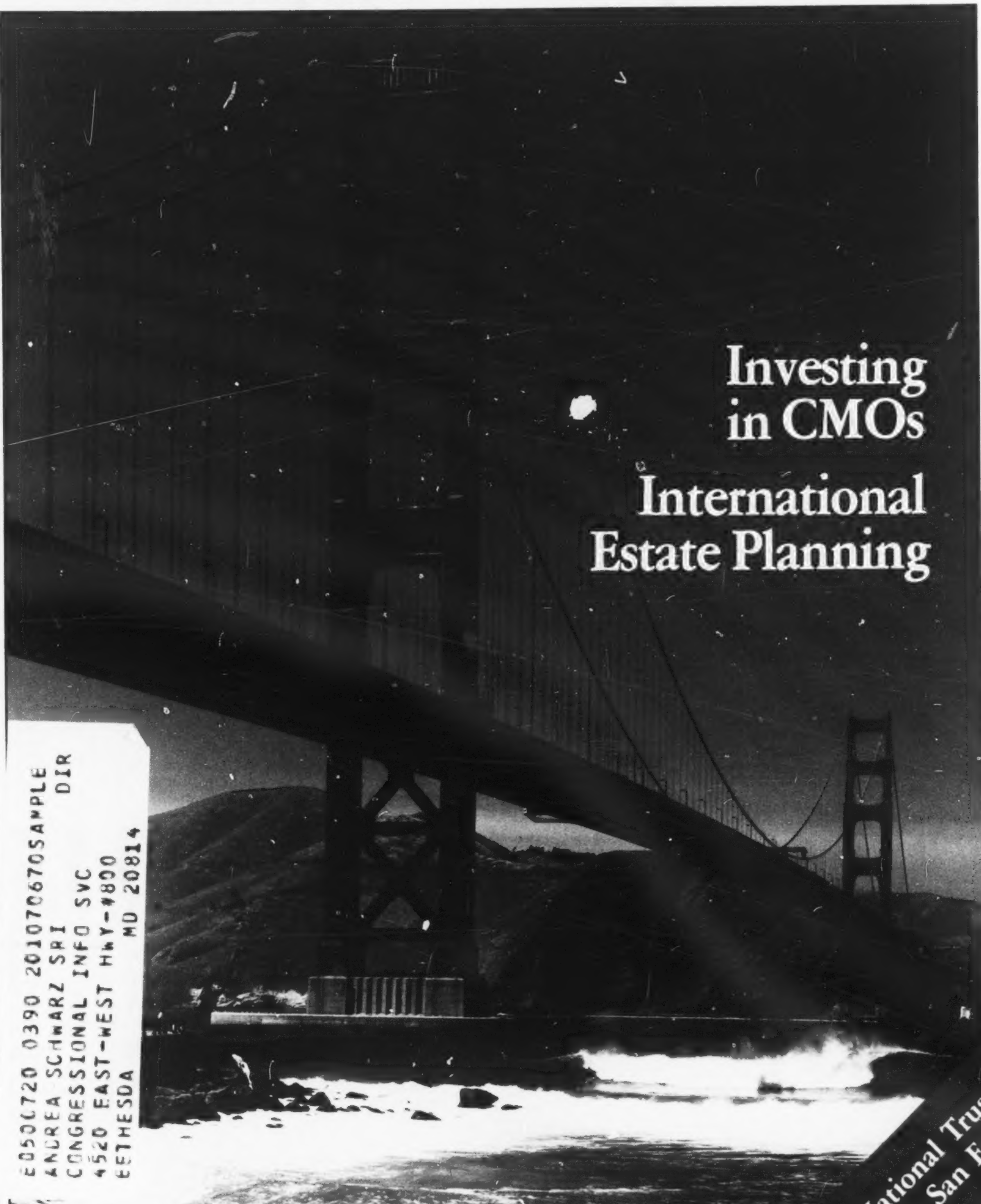

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1984 National Trust Conference in San Francisco

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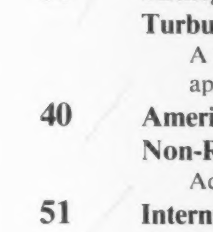

COVER

The 1984 National Trust Conference of the American Bankers Association will be held in San Francisco. The title of the conference is "New Horizons," a theme that Van Gathany, ABA Trust Division Chairman, makes clear is meant to include new investment opportunities and new services. (Cover photo of the Golden Gate Bridge, courtesy of San Francisco's convention and visitors bureau.)

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Synergy and Long-Term Profit: The Advantages of Pursuing Future Fee Business

Overemphasizing current fees may be at the expense of an important future revenue source

By **LAWRENCE H. BUDNER**
Senior Vice President
and Senior Trust Officer
and
DARYL W. HENDRIX
Assistant Vice President
InterFirst Bank Dallas, N.A.
Dallas, Tex.

With a growing emphasis in trust departments on generating current fees, the question of whether future fees are still worth the effort needed to procure them has grown increasingly perplexing. In many instances the stressing of current fee production has been at the expense of future fees, which, after all, have been the industry's historical bread and butter.

What we propose to do is review the relative importance of both current fee and future fee business to trust departments today and in the foreseeable future. In order to do this, it is necessary to look at the environment in which trust departments operate both from a philosophical standpoint and through a numerical analysis of the various types of services offered and their impact on bottom line.

First, however, we must define what we mean by future fee and current fee business. Future fee is derived from primary appointments in an individual's estate plans, such as executor, co-executor, trustee and co-trustee under wills and non-funded life insurance trusts. Current fee business is defined as those fiduciary services for which fees are charged immediately, as in living trusts, investment management, investment advisory, custody and other accounts requiring active management of assets.

Before any meaningful conclusions can be drawn about the relative importance of current fee vs. future fee, it is crucial that we understand the environment in which the trust industry operates. In an effort to know where our focus should be in the 80's, we need to look at our recent history and where we are at right now.

History of Trust Services

Historically, trust services were offered to a bank's directors and its highly visible customers. These services were looked upon as a perquisite banks could offer these important individuals, and they were often priced as such — that is, nominally. Such things as marketing plans and the establishment of either departmental or individual goals were unheard of. As a result, the fees charged were often so low that trust departments were unable to contribute to a bank's overall earnings. The major emphasis of trust new business officers was the production of future fee business.

Today, our environment has changed considerably. On the one hand, bank management now stresses that trust departments must make increasingly significant contributions to the overall profitability of the institution. This is due, in part, to a rapidly changing economic and competitive environment. In addition, banks are becoming increasingly sophisticated about determining the overhead required to provide various kinds of services, and the impact of these services, at various price levels, on their profit picture. Management emphasis in the generation of fee income is ultimately reflected in the goals we in the business establish for our marketing department's production of current fee business. These goals have been met, in many situations, at the expense of future fee business.

The types of customers with whom we work today have also changed, with the result that future fee business is harder to sell. There are many reasons for this. Probably the most prominent is ERTA '81 and the so-called unlimited marital deduction. Many professional advisers are telling their clients that they can die with a simple will leaving their entire estate to a surviving spouse and completely avoid any estate taxes. What they fail to stress is that after 1987 a couple with an estate of $1.2 million dollars can save as much as $235,000 in estate taxes for their ultimate beneficiaries through the use of a bypass trust.

The structure of the family also has

This is an adaptation of a presentation that Mr. Budner made with the assistance of Mr. Hendrix at the Bank Marketing Association's 1983 Trust and Personal Financial Services Marketing Conference, held November 13-16, 1983 at the Fairmont Hotel in Dallas, Texas.

changed considerably over the past 10 to 15 years. Increasingly we are seeing both spouses assuming responsibility for the family's financial affairs. Rarely is there one spouse who wants to be "taken care of." Instead, both spouses want to actively participate in investment decisions, and following the death of one of the spouses, the surviving spouse may insist on making investment decisions instead of giving a bank this responsibility. The old adage "what's good for the goose is good for the gander" has taken on a new meaning.

Although changing role behavior has had a pronounced effect on selling future fee business, there are other reasons that fewer individuals are interested in using a bank in their estate plans. Perhaps the most obvious is the perception that banks have had, at best, mediocre investment performance records. To a certain degree this perception is the result of articles published by a segment of the media. The notion has also been spread by those trust customers who have had real or perceived bad experiences. Typically, many of these people are in the same social circles as our prospects. Possibly many of these individuals downgrade trust departments not because of poor investment performance, but because they don't have complete control of the assets. Could it be that this is the very reason the trust was established in the first place?

Advantages of a Corporate Fiduciary

It could be, however, that we and our consumers are losing perspective on a very important aspect of our business. The need to name a bank as executor or trustee in one's estate plans is still there. Not only are there tax advantages to the use of trusts, there are additional reasons for using a bank that are perhaps even more important than the saving of taxes.

The use of a corporate fiduciary can assure that the disabled, the immature and the inexperienced are provided for in a manner consistent with the testator's desires. There are many individuals who have little or no experience in managing or investing assets. This type of person can not only be financially detrimental to themselves, but also to an estate's ultimate beneficiaries — often children. And let us not forget that many testators have second spouses or stepchildren to whom they do *not* wish their estates to pass.

CHART I

AVERAGE VALUE PER APPOINTMENT

	Future Fee	Current Fee
1979	$ 393,500	$ 411,506
1980	1,149,274	548,261
1981	1,088,661	901,622
1982	1,592,140	1,406,729

CHART II

AGGREGATE MEAN VALUE

	Future Fee		Current Fee	Difference
1979	$179,170,000	4.5	$ 40,240,000	$138,930,000
1980	365,019,243	3.5	102,507,571	262,511,672
1981	394,393,773	3.0	131,127,104	263,266,669
1982	611,036,333	2.7	226,106,334	384,929,999

CHART III

MEAN FEE PER APPOINTMENT

	Potential Future Fee		Current Fee
1979	$ 6,900	3.5	$1,950
1980	30,215	13.0	2,320
1981	23,576	7.1	3,319
1982	33,669	9.2	3,660

CHART IV

MEAN ANNUALIZED FEES

	Potential Future Fee		Current Fee
1979	$2,998,000	15.5	$192,700
1980	4,401,775	10.8	407,246
1981	3,782,117	8.8	431,241
1982	5,614,110	10.7	525,300

CHART V

SOURCES OF INCOME
(All from 1983 study)

	Maturing	Current
1979	65%	35%
1980	66%	34%
1981	61%	39%
1982	57%	43%

Even though a customers' need for future fee business still exists, can we increase the emphasis on its production and still meet the income production objectives of our respective institutions? We believe that the answer is "yes." We can do a better job of developing both types of business by working intelligently, developing our best centers of influence and reeducating consumers on what we can do for them. The important point to keep in perspective is that current fee and future fee are mutually compatible, with one product helping to sell the other.

The Statistical Story

It is easy to talk about current fee vs. future fee from a philosophical standpoint, but what our numbers tell us is ultimately more important. In order to determine the ultimate impact of current fee and future fee, we conducted a survey of ten banks in various regions of the country, each with managed assets of more than $500 million. The group included banks from common law and community property states, as

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well as branch and unit banking states. In Charts I, II, III and IV, the results of our survey were combined with the last published B.M.A. Trust Marketing study for the year 1979. Due to our limited sample base and the fact that different banks have different recordkeeping practices, our numbers may not be a scientifically perfect sampling of the trust industry as a whole, but they seem to indicate meaningful trends and provide a basis for comparison.

> *It still bears considering that in 1982, in absolute dollars, future fee business was worth almost $385 million* more *than current fee business*

Chart I shows the average value per appointment of future fee vs. current fee. We can see from this exhibit that the average value of our accounts has increased considerably since 1979. This is due in part to the impact of inflation on the value of our customers' estates, as well as our ever-increasing focus on more selectivity in the solicitation of new accounts.

The Aggregate Mean Value (the total average value of business generated) is illustrated in Chart II. While the amount of future fee business used to outweigh current fee business by 4.5 times the sum of the latter's value, and that figure has dropped to 2.7 times, it still bears considering that in 1982, in absolute dollars, future fee business was worth almost $385 million *more* than current fee business. It obviously makes little sense to forgo future fee business when it will eventually make such a significant contribution to the assets under management for which fees can be charged.

The Mean Fee Per Appointment is shown in Chart III. In 1979 the sum of potential fees generated by future fee business was 3.5 times greater than current fees. This multiple, while fluctuating, has increased to 9.2 by 1982. Again, this exhibit suggests that the production of quality future fee business can make a significant contribution to the trust industry's ability to contribute to overall bank profitability.

Chart IV compares gross mean annualized fees for potential future fee income vs. current fee income. While the multiple has declined from 15.5 in 1979 to 10.7 in 1982, future fees are still significantly greater than current fees. Of course, although *potential* future fee income is 10.7 times greater than current fee, it may be unrealistic to assume that all or even a significant portion of this future business will mature. If we assume, however, that only 25 percent of the potential future fee business generated in 1982 will eventually mature, future fee will still be 2.6 times greater than the current fee income produced in the same year. Another confirmation of the importance of quality future fee business.

Finally, Chart V, which was derived entirely from our 1983 study, depicts sources of income for the trust departments sampled. This exhibit shows that future fee business, while declining since 1979, still contributes upon maturation over half of the trust industry's total income. And the decline in relative importance may be partially due to a self-fulfilling prophecy — in emphasizing current fee business many trust departments have in effect de-emphasized the solicitation of will appointments. To do so may be foolish, because these numbers demonstrate that future fee business upon maturation plays a very significant role in the generation of total trust fee income.

All of these exhibits suggest that the increasing emphasis we have placed upon current fee may take a toll on another important income source — future fee business. Future fee business still has significant income generating potential for the trust industry. It is for these very reasons we believe that we must renew our efforts to develop and retain future fee business in the 80's, not at the expense of, but rather in conjunction with, our current fee marketing efforts.

Nor do we mean to imply that one aspect of our business should be stressed at the expense of another. Instead, the question is determining how we can market all of our trust services more effectively. One tool that we have found useful is a marketing plan. Planning has helped us to considerably improve the quality and quantity of our business development efforts through better utilization of our resources.

Successful Sales Management

Any plan, no matter how good, however, is merely an academic exercise unless we learn to implement it properly through the management of our sales organization. Sales management involves a number of things. First and perhaps foremost is training. In order to effectively market our services, our sales people must have in-depth product knowledge and an awareness of what differentiates us from our non-bank competitors. This should be accomplished through an ongoing educational process. We have regular weekly meetings utilizing the talents of outside professionals as well as associates from other areas of our trust division and our investment company.

Sales management also requires the establishment of reasonable goals and objectives. Through involving our marketing people in the establishment of goals and objectives we create in essence a participatory democracy, which is crucial if these goals are to be achieved. Motivation is another critical aspect of sales management. This must involve not only financial rewards, but also participation in the planning process. By allowing the sales team a voice in controlling their destiny, we ensure a more productive marketing effort all around.

Conclusion

If we are to be successful in the 80's, we must step back and refocus our perspective and realize that future fee business has brought us where we are today. The numbers show that future fee business can still assist us in making significant contributions to our institutions' earnings. We must consider what would happen if the 57 percent of our total trust income generated by maturing business in 1982 disappeared? Unless we renew our future fee marketing efforts, this could very well be the case. Without maturing business, our income goals will become increasingly difficult to meet.

Although the field of estate planning is more complicated today than it was a decade ago, our services as executor and trustee continue to meet the needs of our customers. These needs include not only tax planning, but, more importantly, family planning, and the experience and expertise we can provide the beneficiaries of our accounts. Though future fee business may require more of a selling effort today than it used to, the numbers presented in the attached charts prove that a market still exists for banks as executors and trustees.

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and future fee products. Both should have equal emphasis. For, as we have previously indicated, these two types of business are mutually compatible, with one helping to sell the other. That is why, when asked by our bank's senior management whether or not future fee business is worth the effort, our response is an unqualified yes. ☐

Lawrence H. Budner is a senior vice president and senior trust officer with InterFirst Bank Dallas, N.A. An employee of the bank since 1951, he has had special responsibilities in the area of new business development. Budner serves as chairman of both the bank's senior trust committee and its business development committee, and is a member of the trust fee committee.

Budner has published a number of articles on estate planning subjects, including several in TRUSTS & ESTATES. He received a BBA in Banking and Finance from Southern Methodist University in 1951.

Daryl W. Hendrix is an assistant vice president in the personal trust development department of InterFirst Bank Dallas, N.A., which he joined in 1981. He is a member of the Dallas Estate Planning Council.

Hendrix received his MBA from Southern Methodist University, and his undergraduate degree from the University of Missouri.

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TRUSTS & ESTATES

ESTATE PLANNING & ADMINISTRATION

A Publication of Communication Channels, Inc. MARCH 1984

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San Diego, which harbors rich wildlife resources in the form of its famous zoo, this month hosts the 1984 ABA Trust Operations and Automation Workshop. Cover photo of Kenyan impala courtesy of the San Diego Zoo.

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The Automation Practices Of Trust Departments — A Survey

Information is a barometer for how a trust department is doing

TRUSTS & ESTATES has participated with Fast-Tax, a computerized tax service based in Carrollton, Texas, in conducting the following survey of the automation practices of trust departments throughout the country. The purpose of the survey was to collect information that would reveal how trust tax departments operate, if they use micro-computers, and who in the departments decide what automated equipment/tax method should be used.

Two thousand three hundred questionnaires were mailed to trust departments drawn randomly from the 1983 Directory of Trust Institutions. Of these, 210 responses were recorded for a return of 9 percent, a respectable figure for this type of survey.

The survey should prove useful to trust tax personnel for comparative purposes. For instance, one question asked the respondents to indicate the number of 1041, 1040, 990, and 5500 returns their trust departments prepare. The question also asked whether they used a computerized tax service, in-house software, a trust system vendor, or manual operation to process or prepare the forms.

The responses follow in Chart 1 with a breakdown for departments with zero to fewer than 500 returns prepared, between 500 and 2,000 returns prepared, and for those with over 2,000 returns prepared.

"A department should be able to use this information as a barometer for how it is doing," says Bruce McCombs, marketing specialist with Fast-Tax. "The department may decide that it should automate if there is a sufficient volume of fiduciary returns."

The survey also includes information concerning the average number of returns prepared per tax specialist in banks with different work loads, which trust tax officers may find of interest for comparative purposes.

An unanticipated finding of the survey is that more people are involved in decision making in regard to what hardware and software is purchased. These people include CEOs, vice presidents, tax officers, operations officers, and other trust personnel, depending on the department.

And the survey shows that microcomputers are not an integral part of most trust tax departments, although there are exceptions. The majority of the departments rely on some form of automated equipment, however, including IBM 3033s, NCS, Burroughs, and Northern Telecom.

If technological trends continue spurred on by bank competition, McCombs says that increased automation is to be expected. The general consensus of the respondents was that trust tax departments will increase the number of fiduciary returns computerized, with 72 percent stating that there would be such an increase in their departments. ☐

Method Used	**%** **0 < 500**	**%** **500 < 2000**	**%** **> 2000**	**%** **Total 1041 Returns**
Computerized Tax Svs.	**36**	**37**	**34**	**35**
In-House Software	**3**	**9**	**46**	**27**
Trust System Vendor	**8**	**23**	**12**	**15**
Total Computerized	**47**	**69**	**92**	**77**
Manual Preparation	**54**	**31**	**9**	**22**
Total	**101***	**100***	**101***	**99***

***Deviation from 100 percent due to rounding.**

Automation Questionnaire

	1041 RETURNS			
	0 < 500	500 < 2000	> 2000	TOTAL
I. RESPONSE STATISTICS				
(1) #QUESTIONNAIRES RETURNED	143	46	21	210
(2) PERCENT (%) OF TOTAL	68	22	10	100
II. BANK PROFILE				
A. TITLE OF RESPONDENT:				
V.P.	59	23	10	92
ASSISTANT V.P.	7	7	4	17
TRUST OFFICER	59	4	3	66
TAX OFFICER	6	8	1	15
OTHER	10	3	3	16
TOTAL	141	45	21	206
B. CURRENT ASSET SIZE OF DEPARTMENT:				
0 < 50 M	87			87
50 M < 100 M	19			20
100 M < 500 M	23	19	1	43
500 M < 1B	3	12	2	17
1B < 5B	3	8	10	21
5B < 10B		4	5	9
10B < 20B		1		1
> 20B			2	2
TOTAL	135	44	20	200
C. NUMBER OF TRUST ACCOUNTS IN DEPARTMENT:				
PERSONAL	39243	60387	76650	176280
OTHER	28869	41071	23228	93168
TOTAL	68112	101458	99878	269448
D. NUMBER OF TRUST OFFICERS & FIDUCIARY RETURN PREPARERS:				
# TRUST OFFICERS	541	824	1019	2384
# TAX RETURN PREPARERS	164	144	163	471
TOTAL	705	968	1182	2855
E. TRUST ACCOUNTING SYSTEM: INTERNAL OR DO YOU RELY ON OUTSIDE VENDORS?				
BANKS	43	16	8	67
OUTSIDE VENDOR	97	29	13	139
TOTAL	140	45	21	206
III. AUTOMATED EQUIPMENT & TAX PREPARATION METHOD				
F. EQUIPMENT:				
APPLE	8	5		13
DECMATE	6	1		10
IBM PC	8	1	3	12
OSBORNE				
TEXAS INSTRUMENTS	2	5		7
TRS 80	3			3
OTHER	71	23	13	107
TOTAL	98	35	16	152
G1. # RETURNS PREPARED:				
1041				
COMPUTERIZED TAX SERVICE	6413	17934	24407	48754
IN-HOUSE SOFTWARE	448	4235	33061	37744
TRUST SYSTEM VENDOR	1404	11103	8750	21257
TOTAL COMPUTERIZED	8265	33272	66218	107755
MANUAL PREPARATION	9535	14728	6205	30468
TOTAL	17800	48000	72423	138223
1040				
COMPUTERIZED TAX SERVICE	1150	3378	6549	11077
IN-HOUSE SOFTWARE	46			46
TRUST SYSTEM VENDOR	5	603		608
TOTAL COMPUTERIZED	1201	3981	6549	11731
MANUAL PREPARATION	1577	1451	783	3811
TOTAL	2778	5432	7332	15542

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990				
COMPUTERIZED TAX SERVICE	59	49	509	617
IN-HOUSE SOFTWARE		250	144	394
TRUST SYSTEM VENDOR		5		5
TOTAL COMPUTERIZED	59	304	653	1016
MANUAL PREPARATION	284	888	1123	2295
GRAND TOTAL	343	1192	1776	3311
5500				
COMPUTERIZED TAX SERVICE	47	92	400	539
IN-HOUSE SOFTWARE				
TRUST SYSTEM VENDOR	151	455		606
TOTAL COMPUTERIZED	198	547	400	1145
MANUAL PREPARATION	1871	3060	916	5847
GRAND TOTAL	2069	3607	1316	6992
G2. INPUT METHOD:				
BATCH	14	10	8	32
TAS	15	16	6	37
TTI	13	9	6	28
TOTAL	42	35	20	97
H. COMPUTERIZED USAGE:				
INCREASE	79	34	14	127
REMAIN SAME	34	10	7	44
DECREASE	3	2		5
TOTAL	116	46	21	176
I. # CALENDAR & FISCAL RETURNS:				
CALENDAR:				
1041	16530	29726	43802	90058
1040	3198	5415	7077	15690
990	232	918	770	1920
5500	1257	1326	502	3085
TOTAL	19960	36059	51649	110753
FISCAL:				
1041	3943	18178	25798	47919
1040	193	20	35	248
990	281	422	699	1402
5500	1089	1651	514	3254
TOTAL	4417	18620	26532	52823
IV. DECISION MAKERS & ENHANCEMENTS				
WHO DECIDES ON PURCHASING COMPUTER?				
HARDWARE & SOFTWARE:				
DIRECTOR	9			9
CEO	28	8	4	38
PRESIDENT	45	4	2	51
EXEC. V.P.	19	10	6	35
SENIOR V.P.	29	17	9	55
		1		
ASST. V.P.				1
COMPTROLLER	4			4
PURCHASING OFFICER	4			4
OPERATIONS OFFICER	16	6	4	26
TRUST OFFICER	47	3		50
TAX OFFICER	4	4	1	9
OTHER	5	2	1	8
TOTAL	210	55	27	290
WHO DECIDES ON AUTOMATED MEANS (TO PROCESS RETURNS?)				
DIRECTOR	4			4
CEO	17	4	2	22
PRESIDENT	22	1	1	24
EXEC. V.P.	15	4	2	21
SENIOR V.P.	25	19	7	51
ASST. V.P.	1	1	2	4
COMPTROLLER	1			1
PURCHASING OFFICER	3			3
OPERATIONS OFFICER	7	7	3	17
TRUST OFFICER	58	6	2	66
TAX OFFICER	12	11	6	29
OTHER	3			3
TOTAL	168	53	25	245

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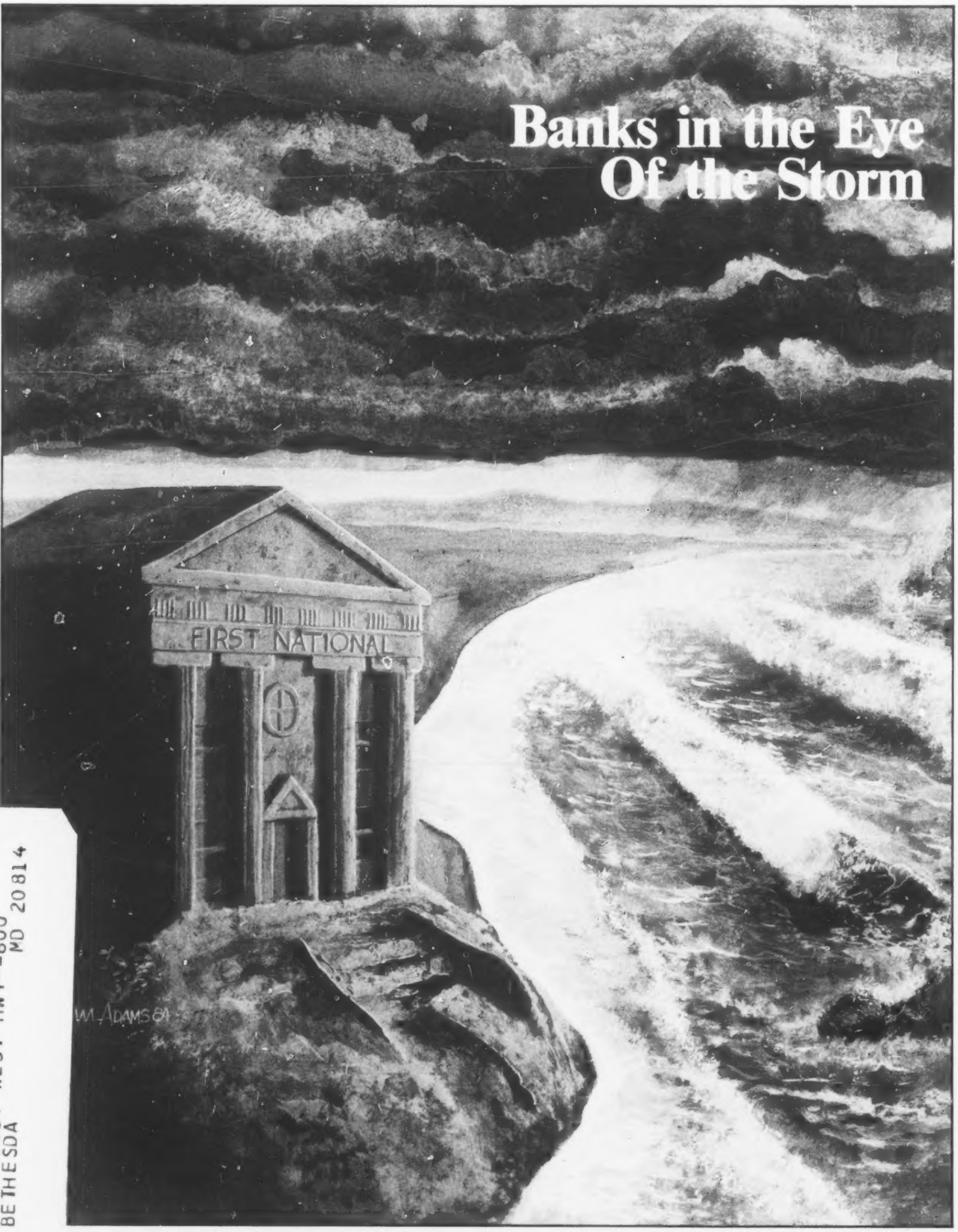
JULY 1984

Banks in the Eye Of the Storm



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TRUSTS & ESTATES

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TRUSTS ESTATES

COVER

The stormy winds and shifting sands of deregulatory changes have placed banks in a precarious spot. Martin McKerrow's update of bank vs. investment counselor performance adds to the concern; Samuel Hayes, Harvard professor of banking, discusses what lies ahead. Cover art by Bill Adams, asst. art director, CCI.

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Banks Lose Ground to Investment Counselors in '83

By **MARTIN MCKERROW**
Group Vice President
Financial Services Division
SEI Corporation
New York, New York

In the May 1983 issue of TRUSTS & ESTATES, we examined equity results for bank and trust companies and investment counselors over the period 1973-1982. The story was a positive one for banks, as we showed that banks had turned the tide in 1981 and 1982 by achieving higher equity returns than investment counselors.

Results for 1983, however, are not as encouraging. While the three-year cumulative numbers do show bank superiority (Table 1), investment counselors held the edge in 1983 and over the past five years.

Perhaps more discouraging is the news that, despite increasingly competitive performance, the market share of banks has declined still further from that of 1982 (Chart I). Over the past 11 years, banks' market share has plummeted from 56 percent to 33 percent. In fact, in a recent and typical manager selection meeting, a sponsor was heard to specify, "Don't include any banks."

Chart I

1982	1983	
50%	55%	Counselors
37%	33%	Banks
13%	12%	Other*

*Includes insurance companies and self-administered funds.

Although last year's article focused on the reasons behind banks' equity superiority, it now seems more appropriate to examine the reasons — statistically — for banks' loss of market share. The non-statistical, organizational reasons have long been discussed, the statistical ones rarely. We have also included a brief analysis of successful bank organizations that might provide useful examples or role models for the industry.

The results discussed in this article are based on analysis of the 3,500 tax-exempt funds that make up SEI's Funds Evaluation Services data base. (Results for taxable funds will be available later this year from SEI's new Common Trust Fund Service.) Rather than look at equity only results, as we did last year, we have examined equity fund, or total equity portfolio, results. This study of the performance of "equity specialists" is particularly apt because the majority of investment manager searches involve equity managers.

Equity Fund Performance 1979-1983

A look at equity fund results is less encouraging than the equity only numbers (Table 2). The cumulative results for counselors exceed those for banks for all time periods. As we go back further in time, the gap widens.

Even more significant is an examination of the range of returns from the 10th to 90th percentiles over this time period (Table 3). Counselors have shown higher top end performance for all but the five-year period, and their range of returns is wider for one through four years.

In Table 4, the range of equity only results is shown. As we can see, banks as "equity specialists" have underperformed counselors at median for the last five years. In other words, as the role of the equity specialist has increased, the range of returns available from banks has narrowed in comparison with that offered by counselors. The curious thing about these results is that in 1979, when the popularity of the equity specialist was beginning to accelerate, the range of returns for banks was wider, but has since narrowed. The inescapable conclusion that can be drawn from these numbers is that banks present to the marketplace a narrower range of equity *disciplines*, or approaches, than counselors do.

This concept of a narrower range of disciplines is borne out when we examine the range of equity portfolio characteristics displayed by each type of manager. These characteristics provide an insight into the strategies used by banks and counselors.

In examining these portfolio characteristics, we can see that the range of measures is wider for counselors than for banks in all categories except market capitalization. In addition, this wider range has been maintained over the past two years. These portfolio characteristics bear out the conclusions suggested by the range of returns.

The median results for portfolio characteristics also point to a way to distinguish between counselors and banks. Banks tend to invest in stocks with lower betas, larger capitalization, lower price/earnings ratios, higher earnings growth rates, and higher dividend yields. That is, banks tend to be more conservative than counselors.

Another distinguishing characteristic is that counselors are more concentrated; they place bigger bets than banks. The SEIR measure, which indicates portfolio diversification, clearly illustrates that counselors were less diversified than banks across the investment spectrum. In a period when equity specialists were in favor, less diversification is a test of specialization that banks failed. Although "close indexing" is almost never seen, the higher level of diversification on the part of banks can nevertheless raise the accusation.

Manager Style

Another way to look at managers is on the basis of their equity "style." SEI has developed an approach for analyzing the impact of manager styles based on fundamental portfolio characteristics. (A specific description of each style is provided in the appendix.) Shown in Table 6 is the percent of managers in each "style" and the median return for each grouping for the year ending December 31, 1983.

Several observations can be made from this data. First, counselors have equaled or exceeded bank returns in all style categories. Second, banks seem to be more conservative, i.e., more heavily oriented to the value and yield styles, than counselors. Third, banks have a higher percentage of funds that do not fit our characterization scheme; that is, more funds managed by banks fall into the "other" category. Fourth, a greater number of counselors are classified as undiversified, which means they are concentrated in a few industry groups or oriented to small capitalization stocks. Finally, more banks practice style rotation, and this has been the least successful style in terms of performance.

Another striking observation can be drawn from this analysis of manager style. Table 7 presents the percentage of managers in each style over the fourth quarter of 1983, the year 1983, rising market (July 1982-December 1983), and two years.

The strongest conclusion from Table 7 is the *stability* of style over time for counselors compared with the changes that occurred among banks. Over the past two years, banks have moved away from growth and sharply into value. In addition, a larger percentage of banks now show style rotation over this period, particularly during the rising market, which means that their chances for superior performance were lower. Only 6.7 percent of counselors do not fit into our categorizations ("Other"), compared with 12.3 percent for banks. For the two-year period, 23.6 percent of banks have either changed style (style rotation) or fail to fit our classifications, compared with only 11.6 percent for counselors.

Thus, we can conclude that the key to success for counselors seems to have been stability of style (lack of change) and pronounced style.

Stability and Variety

Inevitably this analysis leads to the conclusion that much more than investment results or personnel changes have caused banks to lose market share. As we have shown, this loss can be attributed to the fact that:

- Banks invest in a narrower range of disciplines than counselors.
- Banks are less stable in their investment approach than counselors.

In short, counselors have made the manager selection process easier for their prospective clients by offering more variety in results and approaches, while displaying more stability.

There is a clear message here. The fund sponsor is interested in more than just performance. He is attempting to create a structure for a plan, a structure that allows future expectations to be established in the present. To create this structure, he needs a clear set of alternatives from which to choose; to establish expectations now, he requires continuity and stability. Counselors provide these characteristics to a greater extent than banks. If the sponsor wants risk, there's more of that available from counselors, too.

Our article last year pointed to changes occurring in bank investment departments and suggested that these changes were aiding the results we discussed. This year we are clearly presenting a more somber evaluation of the manager world. However, last year's conclusions still hold true. Banks are implementing changes, and at a more rapid pace. Hopefully, forethought on their part will lead to future success. A brief examination of three success stories shows how this can work.

Successful Bank Organizations

While last year's story made good reading and this year's is more sober, there is a lesson that can be learned. To test the lesson, we identified three "successful" bank organizations. By successful, we mean that they have gained significant new business and kept that business.

One bank is located in the East, one in the Southeast, and one in the West. One is a large national organization, one medium-sized, and one smaller. There are a series of similarities among these organizations and some dissimilarities.

All three investment organizations had staff and structures separate from the parent organization, varying types of incentive compensation, and base salary programs for investment and marketing personnel that were significantly above typical bank levels. All had a well-defined investment approach, and all managed both equity and fixed

TABLE 1

MEDIAN EQUITY RETURNS BY MANAGER TYPE

	5 YEARS (1979-83)	3 YEARS (1981-83)	1 YEAR (1983)
Bank & Trust Companies	17.4	12.1	21.1
Investment Counselors	18.2	11.6	21.3

TABLE 2

MEDIAN EQUITY FUND RESULTS*

	Investment Counselors	Banks
5 Years	19.1	17.3
4 Years	18.3	17.2
3 Years	13.9	13.4
2 Years	21.8	21.7
1 Year	20.4	19.1

*For periods ending December 31, 1983.

TABLE 3

RANGE OF EQUITY FUND RETURNS

	Investment Counselors			Banks		
	10th	90th	Range	10th	90th	Range
5 Years	23.2	14.9	8.3	23.6	13.4	10.2
4 Years	22.6	13.5	9.1	22.6	13.1	8.5
3 Years	21.2	7.2	14.0	20.7	8.4	12.3
2 Years	29.2	13.8	15.4	28.0	15.2	12.8
1 Year	29.7	12.5	17.2	27.7	11.5	16.2

TABLE 4

RANGE OF EQUITY ONLY RETURNS

	Investment Counselors				Banks			
	10th	50th	90th	Range	10th	50th	90th	Range
1979	41.0	27.2	18.0	23.0	38.2	22.1	13.8	24.4
1980	51.8	37.5	20.3	31.5	50.1	32.2	23.6	26.4
1981	9.9	– 3.0	– 11.6	21.5	7.0	– 4.6	– 14.0	21.0
1982	33.9	23.8	10.2	23.7	34.1	23.6	14.6	19.5
1983	32.2	22.0	12.5	19.7	31.1	20.6	12.3	18.8

income investments, but did not specialize in balanced accounts. Their investment approach can be, and is, communicated in simple terms and is readily understood by prospective clients. All three can identify the value-added aspect of their approach.

The three organizations function on a team basis, with *all* personnel (including marketing) involved in investment decision making and the client communications process. All personnel also participate in client acquisition and retention strategies. They are strong and continual communicators. Their clients always know what's happening and why, even when the news is not good. To a large degree, the administrator is not the person who communicates with the client. The portfolio manager or marketing staff fills that role.

There are some dissimilarities. Two are bank subsidiaries, one for several years, the other for about a year; one is a bank investment department. Only one has no significant personnel turnover. One organization has only one equity discipline, another two, and the third several (although none marketed any of their products until they were ready).

Success came slowly for these organizations, only after much patience on their part and on the part of their parent organizations. They were all blessed with good performance, and all have maintained the continuity of their equity discipline. Perhaps most important, however, is their common commitment to excellence and success as well as their recognition of the importance of their client and that relationship. This, given their stability, may be the key to success.

Despite more competitive investment results over the past few years, banks continue to lose market share. The reasons for this loss appear to be a less pronounced equity discipline and more frequent changes in discipline than exhibited by counselors. As a result, counselors have been better able to meet their clients' needs. This was particularly true in a period when fund sponsors sought equity specialists. It is important to remember, however, that the purpose of this article is to examine the factors that contributed to past performance. Although the equity specialist was successful over the last few years, we certainly cannot say that this is the only "good" strategy or that the equity specialist will continue to be successful in the future. □

TABLE 5
EQUITY PORTFOLIO CHARACTERISTICS BY MANAGER TYPE

PRICE/EARNINGS RATIO

10th	15.4	16.4	19.1	19.7
50th	11.6	12.3	13.2	14.1
90th	9.3	8.9	11.0	10.7
Range	6.1	7.5	8.1	9.0

TABLE 6
MANAGER STYLE BY MANAGER TYPE

	Banks		Investment Counselors	
	%	Return	%	Return
Demonstrated Growth	9.5	13.5	12.8	16.1
Expected Growth	15.4	19.3	20.7	20.0
Other	14.4	20.8	8.1	21.7
Value	15.9	19.8	11.3	19.8
Yield	21.9	25.0	20.0	27.2
Style Rotation	7.0	15.2	3.5	21.4
Undiversified	16.9	16.7	23.3	21.7

TABLE 7
BANKS VS. COUNSELORS: MANAGER STYLE

	4th Quarter		1983		Rising Market		2 Years	
	B	C	B	C	B	C	B	C
Demonstrated Growth	6.8	9.9	9.5	12.8	10.6	13.6	12.3	13.5
Expected Growth	15.0	20.1	15.4	20.7	16.2	22.9	18.5	21.1
Other	15.0	13.2	14.4	8.1	17.7	8.8	12.3	6.7
Value	22.8	12.7	15.9	11.3	9.1	10.5	7.6	9.3
Yield	20.9	20.3	21.9	20.0	19.7	21.1	20.5	21.1
Style Rotation	4.0	3.9	7.0	3.5	7.6	1.3	11.3	4.9
Undiversified	15.5	20.0	16.9	23.3	18.8	22.2	17.4	23.3

APPENDIX

Demonstrated Growth

The portfolio's price/earnings ratio, return on net worth, three-year earnings growth rate, and market/book ratio must be in the top 50 percent of funds in the SEI equity universe. The P/E of the equity portfolios in the grouping indicates that investors expect their future earnings growth to be above the average of other pension portfolios.

Expected Growth

The portfolio's P/E ranks in the top 40 percent of the equity universe, but the portfolio does not have historical above-median patterns as measured by three-year earnings growth rate, return on net worth, and market/book ratio.

Other

These portfolios have no consistent strong P/E bias. This grouping consists of equity portfolios that have not consistently displayed the distinguishing characteristics of any of the other classifications.

Value

The P/E of the portfolio ranks in the bottom 40 percent of the equity universe. The expected earnings of these portfolios are not fully reflected in their price.

Yield

The portfolio's dividend yield must be in the top fraction of the equity universe. These portfolios are also characterized by below-median P/E ratios.

Style Rotation

A portfolio that moves over time between either of the growth categories and yield/value is included in this grouping.

Undiversified

The portfolio's Standard Error of Independent Return (SEIR) is in the top fraction of the equity universe. These portfolios have returns that can vary considerably from the S&P 500 return. Portfolios in this grouping usually have few stocks, few industries, and/or low capitalization stocks.

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Home Mortgages Learn to Compete in the Capital Markets

By **LELAND C. BRENDSEL**
Executive Vice President — Chief Financial Officer
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Washington, D.C.

A little more than a year ago, Freddie Mac launched something of a revolution in the mortgage-securities market: the Collateralized Mortgage Obligation. In designing and introducing the CMO, our objective was simple - - to widen the spectrum of investors in mortgage-related securities. Today, because of our CMO and other instruments like it, billions of dollars are flowing into mortgage finance that not long ago would have been invested elsewhere.

Consider, for a moment, that CMOs — including a $525 million Freddie Mac issue — constituted roughly one-third of the amount raised by all new corporate debt issues in the first three months of 1984. By any measure, that is an impressive record for a security that did not even exist a year earlier.

Until last year, most investors knew Freddie Mac largely through its Mortgage Participation Certificates (PCs), the nation's first conventional mortgage pass-through security. Since 1971, Freddie Mac has issued more than $67 billion in PCs; last year alone, more than $60 billion of those PCs were traded through Freddie Mac's fifteen-member group of securities dealers. The advantages of pass-through securities — competitive yields, safety, liquidity, and monthly cash flow — have made them sought-after investments.

The development of the CMO stemmed from a recognition that a new type of mortgage security could attract new investors to housing finance — in essence, that an innovation could reach beyond the traditional investor market for PCs. Freddie Mac's efforts focused on the concept of a fixed-rate mortgage security, divided into varying maturity classes, that would pay principal and interest semiannually — in short, a more bond-like instrument.

The typical mortgage, after all, is not a very manageable asset. Mortgagors can prepay their loans — or default on them — at any time, and they tend to prepay their loans more rapidly as interest rates decline and more slowly as interest rates increase. These factors traditionally have meant that investors in mortgages cannot know when, or in what amounts, their investments will be returned, and what yield they eventually will earn.

Until recently, mortgage-backed securities — because they pass through principal and interest to all investors monthly as principal is received from borrowers — reflected the uncertainties associated with the timing of mortgage principal payments: they had no call protection, generated an uncertain cash flow, and never held a fixed maturity. As a result, mortgage pass-through securities like the PC held limited appeal for some institutional investors.

The Freddie Mac CMO was designed to address these problems. It combines semiannual interest payments, a guaranteed schedule of minimum principal payments, and a reasonable degree of call protection to certain classes of investors.

These concepts, of course, are not new. From 1975 to 1979, Freddie Mac successfully sold Guaranteed Mortgage Certificates, a single-maturity security that provided investors with semiannual interest payments and guaranteed annual principal-reduction payments. Freddie Mac discontinued its GMC issues, however, primarily because a downturn in the nation's economy decreased its relative strengths in relation to other mortgage-related securities, including PCs.

The GMC, nevertheless, laid the foundation for the CMO. We went back to the drawing board, with the help of First Boston and Salomon Brothers. We added a fast-pay/slow-pay feature, and designed a better method of guaranteeing that the bonds would return at least a specified semiannual payment of principal. These improvements, as the capital markets later demonstrated, were right on the mark.

Here, in short, is how the Freddie Mac CMO works:

Freddie Mac uses a single pool of mortgages to provide a payment stream that is allocated serially to several classes of securities. The result is a multi-tiered menu of maturities — each class with its own yield — from which investors may choose. All bondholders receive semiannual interest payments based on the coupon rate for their class. Principal payments on the underlying mortgage loans are combined, and paid first to holders of the shortest-maturity bonds. When that class is fully retired, all of the principal then is channeled to holders of the intermediate-maturity bonds. And so on.

Freddie Mac's first offering of CMOs sold out in a week, and it was not long before others — investment banking firms, homebuilders, mortgage bankers, insurance companies, thrifts, and other financial institutions — entered the market. By the end of 1983, eleven other issues of CMOs had been offered, for a total of nearly $4.7 billion. CMO activity this year also has been brisk. As of May 18, another eighteen issues of CMOs reached the market, bringing the total volume to more than $10.4 billion so far in 1984.

Since June 1983, these private issuers have followed Freddie Mac's lead: Pulte; Ryan Mortgage Acceptance; American Southwest Financial; Paine, Webber; Salomon Brothers; Norwest, Centex; Prudential; Kaufman & Broad; Lomas & Nettleton; Sears; and Travelers Insurance (with a $1.25 billion offering). As others follow, as they undoubtedly will, the market for CMOs will deepen and mature even more.

These private issues differ from the Freddie Mac CMO in one important re-

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spect. Because of Freddie Mac's financial strength, and its expertise in evaluating the mortgages it buys and projecting how they will be repaid, the corporation can guarantee investors a specified payment stream of principal. The CMOs offered by private-sector issuers, on the other hand, guarantee only scheduled amortization on the mortgages, even though they generally are marketed on an expected FHA repayment experience.

As we see it at Freddie Mac, CMOs have had four major effects on the market:

CMOs broaden the investor's base in mortgage securities. Through CMOs, Freddie Mac clearly has attracted new institutional investors to mortgage finance. In the first issue, for example, more than 60 percent of the second and third classes were purchased by pension funds and insurance companies seeking long-term assets to match their long-term obligations. In all Freddie Mac CMO issues to date, about one-half to two-thirds have been purchased by nontraditional investors in mortgage-related securities — pension funds, money managers, and bank trust departments.

CMOs give savings and loan institutions a powerful tool for restructuring their mortgage portfolios. By purchasing the early-maturity classes of CMOs, thrifts can match their traditionally short-term liabilities with short-term investments. Some savings and loans, in fact, are even considering using the CMO structure to issue their own securities; by using its mortgages to securitize a CMO with varying classes of maturities, a thrift could adjust its own portfolio by selling off certain classes and retaining others.

CMOs act as a catalyst for development of securities in the private market. While most CMO issues to date have been backed by Government National Mortgage Association securities (Ginnie Maes), the advent of private conventional CMOs is a hopeful sign. Because most homeowners have conventional mortgages, the market possibilities for conventional CMOs are greater than for Ginnie Mae CMOs. And because their underlying mortgages have higher yields than the FHA/VA loans underlying Ginnie Maes, conventional CMOs may offer higher yields than Ginnie Mae CMOs.

Norwest Mortgage, for example, believes that the potential market for conventional CMOs is so large that it has set up a separate financing subsidiary to handle such deals. Last February, Norwest Mortgage offered a $352.2 million conventional CMO issue through Salomon Brothers. American Southwest Financial also entered the conventional CMO market in February, with a $76.5 million issue backed by conventional mortgages, Freddie Mac PCs, and Fannie Mae CMBSs (Conventional Mortgage-Backed Securities).

CMOs reduce the cost of housing finance. Since the introduction of CMOs, spreads between mortgage-backed securities and Treasuries have been far narrower than their historic patterns. The decline in spreads has been caused, in part, by rising demand for the collateral for CMOs — mortgages and mortgage securities. And because CMOs offer a greater predictability of payments, investors have been willing to give up some of the higher yields they could earn on pass-through securities with no call protection. If mortgages can be resold at lower yields, they can be originated at lower yields, thus passing on the savings to homebuyers in the form of reduced mortgage rates.

The market has made it clear that investors like the CMO. From Freddie Mac's vantage point, several major factors account for the success of our four CMO issues to date:

Quality. CMOs are general obligations of Freddie Mac, a multibillion dollar financial institution with an unbroken record of profits.

Liquidity. In June 1983, the original CMO issue of $1 billion set a record as the largest single mortgage security offered for sale to the public. Three subsequent issues have pushed Freddie Mac's total CMO volume to more than $2.9 billion. The corporation expects to continue with additional offerings, further expanding the secondary market

Chart I
FREDDIE MAC COLLATERALIZED MORTGAGE OBLIGATIONS INVESTOR PROFILE

Series A — D

Investor Type	Percent of Total Dollars Invested
Thrift Institutions	11.1
Commercial Banks (Trust Departments)	26.9
Investment Advisers	18.3
Pension Funds	28.9
Insurance Companies	11.6
Other	3.2
Total	100.0

Based on 78.2% of dollars issued

for CMOs to new investors.

Guaranteed Maturities. Freddie Mac guarantees that the semiannual principal payments will be no less than the minimum specified in the offering circular. This assures that a maximum maturity date can be determined for each class of the CMO — a unique feature in mortgage-related securities.

If the mortgages pay down at a rate faster than the guaranteed schedule of principal payments, the additional principal will be paid to the CMO holders. On the other hand, if the mortgages pay down at a rate slower than the guaranteed schedule, the difference will be paid to bondholders from Freddie Mac's general funds.

Call Protection. Holders of the longer-term CMO classes receive a degree of call protection, because principal must be paid to holders of prior classes before their principal payments begin.

The CMO is a remarkably flexible instrument, and Freddie Mac has continued to search for ways to make it appeal to the broadest possible range of investors. As an example, our third and fourth CMO issues carried a new fourth class structured as an accrual bond, with interest accruing but not paid to investors until all prior classes have been retired. Principal and interest payments then are made according to a guaranteed payment schedule.

This fourth class was offered in minimum denominations of $1,000 (compared to $25,000 minimums for the first three classes), providing the first real opportunity for many individuals to invest in Freddie Mac mortgage securities. These bonds were positioned in the market as ideal investments for Individual Retirement Accounts (IRAs). As more and more individuals and securities dealers expand their understanding of the CMO as an investment instrument, small investors will show an even greater interest in this new security.

Growth of Market

More than a decade ago, Freddie Mac's management envisioned that the mortgage investors of the future would include pension funds, bank trust departments, and life insurance companies — the institutional investors with the capital needed for the nation's housing industry. The corporation's first annual report, published in 1972, noted:

"The corporation is taking on the problem of the historically limited liquidity of mortgage investments, working in both the long and short term to solve that problem. The only real solution is in the long term — the creation of a truly liquid secondary mortgage market, similar to that which exists for corporate bonds."

Chart II
CMO ISSUES
By Type of Issuer
(As of May 18, 1984)

Type of Issuer	Number of Issuers	Number of Issues	Amount
Freddie Mac	1	4	$2,933,675,000
Builder Bonds	4	12	1,848,033,000
Private Conduits	9	13	5,642,230,000
(1 Financial Corp.; 2 Insurance Co.; 3 Mortgage Banker; & 3 Dealer Sponsored)	14	29	$10,423,938,000

Source: Freddie Mac

In the time since, Freddie Mac has come a long way in meeting that challenge. The growth of the secondary market continues to be nothing short of phenomenal. As a source of funds for mortgages, sales of securitized mortgage pools have gone from zero in 1970 to more than $200 billion in 1982. Freddie Mac has been an important part of that growth, and its position in the market is impressive. Freddie Mac sold more than 70 percent of *all* conventional mortgage securities issued publicly from 1971 through September 1983.

In 1971, Freddie Mac created a market for pass-through securities in conventional mortgages. Today, that secondary market is vigorous and liquid. "With the explosive growth of mortgage-backed securities issues," *Moody's Bond Survey* recently noted, "liquid trading markets have also developed."

In 1983, Freddie Mac created a market for Collateralized Mortgage Obligations. As that market evolves, CMOs undoubtedly will be changed to reflect the needs of an even broader cross-section of investors. One reason Freddie Mac limited its first CMO to a three-class structure was the difficulty of explaining such an intricate instrument to investors. Today, those investors are better prepared to evaluate even more complex CMOs. Increasing the number of classes in a CMO decreases the yield required on each class; as a result, it's likely there will continue to be structural refinements in CMOs.

To date, most smaller institutions have been precluded from offering CMOs because the minimum volume for an issue is at least $100 million in each class. But with the growing popularity of "conduiting" — aggregating the mortgages of individual institutions under the umbrella of a single CMO — the universe of market participants is likely to expand significantly.

The development of the CMO has encouraged many portfolio lenders to rethink a perennial problem: how to limit risk by more accurately matching assets against liabilities. It has fostered a better climate in which private-sector firms can issue their own mortgage-backed securities, thereby contributing to the continued growth and stability of the secondary market. It has compelled a closer look at the concept of Trusts for Investments in Mortgages (TIMs), which could bring a host of new participants into the market. And the CMO, by focusing unprecedented attention on the mortgage-securities market in general, has forced a fundamental and long-overdue re-evaluation of the mortgage as an investment instrument.

Perhaps most important, however, this re-evaluation has triggered what appears to be a permanent repricing of mortgage securities, which today is effectively reducing the cost of American housing. From a long-range perspective, that represents an important step toward the ultimate integration of the mortgage markets with the capital markets. At Freddie Mac, that has always been our objective. □

Leland C. Brendsel was named executive vice president and chief financial officer for the Federal Home Loan Mortgage Corporation (Freddie Mac) in August 1982. He directs the corporation's finance and accounting functions, financial planning and analysis, and securities marketing.